TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	For the year ended March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**2220093**	**2600337**	**111597**	**126683**	**148239**	**169379**	**56004**	**70973**
a) Interest/discount on advances/bills	955395	1114325	48166	54937	67922	77113	28636	35093
b) Income on Investments	950616	1122972	52210	58028	74777	85763	24202	32273
c) Interest on balances with RBI and other inter-bank funds	157335	170325	3702	4805	4507	3375	2197	1829
d) Others	156746	192715	7519	8913	1034	3128	970	1778
II. Other income	**356932**	**401782**	**22007**	**23914**	**26653**	**28807**	**13436**	**16226**
a) Commission, exchange and brokerage	256744	263244	16792	19085	17516	17977	7014	7253
b) Net Profit (loss) on sale of investments	26887	47664	2155	1837	3164	4035	3664	6276
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	82	3	0	1	0	16	2	-3
e) Net Profit (loss) on exchange transaction	32897	30355	2264	2264	3504	3518	675	761
f) Miscellaneous income	40322	60516	797	727	2460	3261	2082	1977
Total (I+II)	**2577025**	**3002119**	**133605**	**150597**	**174893**	**198186**	**69440**	**87239**
Expenditure & Provisions								
III. Interest expended	**1527258**	**1775558**	**74235**	**81088**	**96235**	**108254**	**37233**	**47618**
a) Interest on deposits	1439664	1664322	69166	76418	91707	103034	34986	44711
b) Interest on RBI/inter-bank borrowings	55704	52136	1164	1016	2315	2939	358	448
c) Others	31890	59100	3905	3653	2213	2281	1889	2459
IV. Operating expenses	**629517**	**829882**	**35582**	**42680**	**37513**	**45093**	**19274**	**22376**
a) Payments to and provisions for employees	447787	601165	26548	32815	25083	32141	13345	15537
b) Rent, taxes and lighting	42555	47131	2217	2510	2839	3118	1286	1428
c) Printing and stationery	9696	10332	551	587	677	739	232	289
d) Advertisement and publicity	1756	3039	73	99	104	128	36	39
e) Depreciation on Bank's property	36565	40192	1726	1753	1654	1650	1191	1464
f) Directors' fees, allowances and expenses	66	69	7	8	9	13	8	8
g) Auditors' fees and expenses	2198	3245	195	200	218	254	115	165
h) Law charges	4314	3374	74	26	83	95	50	46
i) Postage, telegrams, telephones, etc.	6043	5676	578	576	489	484	360	378
j) Repairs and maintenance	5054	5477	227	230	300	342	136	171
k) Insurance	9830	10794	383	503	632	706	265	291
l) Other expenditure	63654	99389	3004	3372	5425	5423	2251	2560
V. Provisions and contingencies	**215095**	**236253**	**11746**	**16293**	**28364**	**29817**	**8409**	**10847**
Total expenses@	**2156775**	**2605441**	**109817**	**123768**	**133748**	**153347**	**56507**	**69994**
VI. Profit (loss)	**205155**	**160425**	**12042**	**10537**	**12780**	**15022**	**4525**	**6400**
Total (III+IV+V+VI)	**2577025**	**3002119**	**133605**	**150597**	**174893**	**198186**	**69440**	**87239**

Notes

1. @: Excluding 'Provisions and Contingencies'.
2. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
STATE BANK OF INDIA AND ITS ASSOCIATES

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Saurasht		State Bank of Travanco	
	2000	2001	2000	2001	2000	2001	2000	2001
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**80009**	**91535**	**117054**	**134426**	**69717**	**76816**	**115952**	**131536**
a) Interest/discount on advances/bills	44314	47853	61046	71801	36171	38713	51484	62068
b) Income on Investments	31839	40053	47031	52434	29146	33718	56000	61135
c) Interest on balances with RBI and other inter-bank funds	1847	1688	7381	7870	4071	3991	2331	1947
d) Others	2009	1941	1596	2321	329	394	6137	6385
II. Other income	**16419**	**17107**	**16473**	**17024**	**11407**	**11228**	**19466**	**19426**
a) Commission, exchange and brokerage	10319	10436	11928	12312	8204	8604	12917	12281
b) Net Profit (loss) on sale of investments	2570	2806	2103	2220	1841	1592	2514	3032
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	43	14	5	-9	0	-5	6	31
e) Net Profit (loss) on exchange transaction	1682	1252	2436	2078	1250	1034	2765	2599
f) Miscellaneous income	1804	2598	2	423	111	3	1264	1483
Total (I+II)	**96427**	**108642**	**133528**	**151450**	**81123**	**88045**	**135418**	**150962**
Expenditure & Provisions								
III. Interest expended	**51897**	**60174**	**69509**	**73940**	**45580**	**51655**	**87759**	**92024**
a) Interest on deposits	48845	56603	68134	72538	44305	49946	82266	85942
b) Interest on RBI/inter-bank borrowings	1112	992	624	559	169	250	2492	3576
c) Others	1941	2579	750	842	1106	1458	3001	2506
IV. Operating expenses	**28264**	**34675**	**28942**	**37598**	**19309**	**24752**	**29439**	**35914**
a) Payments to and provisions for employees	22316	28077	21123	28796	14289	17001	22148	27697
b) Rent, taxes and lighting	1831	1995	1840	1938	1311	1703	1950	2103
c) Printing and stationery	323	330	381	345	269	300	404	449
d) Advertisement and publicity	17	25	48	33	37	53	87	126
e) Depreciation on Bank's property	747	1004	1047	1320	667	573	1111	1363
f) Directors' fees, allowances and expenses	10	7	9	9	9	12	11	9
g) Auditors' fees and expenses	141	178	173	187	123	150	201	229
h) Law charges	24	23	47	56	181	211	21	30
i) Postage, telegrams, telephones, etc.	99	121	545	561	298	329	292	262
j) Repairs and maintenance	267	210	289	274	293	279	255	283
k) Insurance	46	95	445	518	307	288	556	674
l) Other expenditure	2441	2610	2993	3560	1525	3853	2403	2689
V. Provisions and contingencies	**11442**	**11222**	**22009**	**23802**	**7587**	**10268**	**11576**	**13275**
Total expenses@	**80161**	**94848**	**98450**	**111538**	**64889**	**76406**	**117198**	**127938**
VI. Profit (loss)	**4824**	**2572**	**13069**	**16110**	**8648**	**1371**	**6644**	**9749**
Total (III+IV+V+VI)	**96427**	**108642**	**133528**	**151450**	**81123**	**88045**	**135418**	**150962**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**184519**	**206742**	**144100**	**187506**	**522019**	**575734**	**473699**	**531687**
a) Interest/discount on advances/bills	88459	106405	64415	79408	259131	293825	275011	312874
b) Income on Investments	90156	93074	74448	103270	199281	215083	167267	180566
c) Interest on balances with RBI and other inter-bank funds	5773	6885	4929	4827	49304	61280	18663	35773
d) Others	131	379	308	0	14303	5547	12757	2474
II. Other income	**25732**	**24293**	**23238**	**20462**	**64143**	**70628**	**78554**	**86191**
a) Commission, exchange and brokerage	13127	14259	7376	7835	28031	29773	29288	32388
b) Net Profit (loss) on sale of investments	7356	5238	8749	6500	8567	10197	16680	19646
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	62	0	0
d) Net Profit (loss) on sale of land, building & other assets	5	-4	18	9	15	-13	0	10
e) Net Profit (loss) on exchange transaction	2997	2896	1278	1256	13143	13443	11240	10466
f) Miscellaneous income	2247	1904	5818	4863	14387	17166	21347	23683
Total (I+II)	**210251**	**231035**	**167338**	**207968**	**586161**	**646362**	**552253**	**617878**
Expenditure & Provisions								
III. Interest expended	**128097**	**138656**	**102536**	**137458**	**350663**	**381955**	**344314**	**366303**
a) Interest on deposits	126066	135418	97795	130132	325132	358090	306218	321637
b) Interest on RBI/inter-bank borrowings	69	221	2870	3221	8041	7535	31039	34358
c) Others	1962	3016	1871	4104	17491	16329	7057	10308
IV. Operating expenses	**53592**	**65779**	**35854**	**45639**	**130331**	**160760**	**139640**	**174373**
a) Payments to and provisions for employees	36706	48072	26095	33879	89645	114573	99912	133882
b) Rent, taxes and lighting	3439	3978	2023	2407	10915	11923	10619	11456
c) Printing and stationery	959	1109	597	591	1901	1914	1823	1942
d) Advertisement and publicity	344	348	68	168	806	624	232	334
e) Depreciation on Bank's property	1796	2049	1350	2144	5237	7725	7587	7416
f) Directors' fees, allowances and expenses	0	29	13	8	38	22	14	7
g) Auditors' fees and expenses	228	420	301	293	940	1105	778	736
h) Law charges	516	294	233	252	1032	1242	1492	1151
i) Postage, telegrams, telephones, etc.	1202	1319	445	438	1322	1392	847	444
j) Repairs and maintenance	850	835	671	743	2540	3059	1807	1953
k) Insurance	882	1132	778	1086	2869	2875	2001	2151
l) Other expenditure	6669	6192	3279	3628	13084	14306	12529	12901
V. Provisions and contingencies	**21629**	**22609**	**16889**	**12753**	**54890**	**76181**	**51017**	**52014**
Total expenses@	**181689**	**204435**	**138390**	**183096**	**480994**	**542715**	**483954**	**540676**
VI. Profit (loss)	**6933**	**3991**	**12059**	**12119**	**50277**	**27466**	**17282**	**25188**
Total (III+IV+V+VI)	**210251**	**231035**	**167338**	**207968**	**586161**	**646362**	**552253**	**617878**

Notes

1. @: Excluding 'Provisions and Contingencies'.
2. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
NATIONALISED BANKS

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**146727**	**170588**	**485174**	**561827**	**374799**	**426526**	**160439**	**180453**
a) Interest/discount on advances/bills	58928	70291	248843	292019	178308	196817	80601	93407
b) Income on Investments	82390	93591	204153	223430	185825	214598	68905	74384
c) Interest on balances with RBI and other inter-bank funds	5100	5683	32059	46339	9485	15111	9443	9369
d) Others	309	1023	120	38	1182	0	1490	3293
II. Other income	**18456**	**22239**	**83568**	**91779**	**43740**	**46944**	**27081**	**29209**
a) Commission, exchange and brokerage	8926	9628	31954	32271	24978	27840	13023	13084
b) Net Profit (loss) on sale of investments	6237	8110	13289	20139	13256	14426	5755	6680
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	-767	0	0
d) Net Profit (loss) on sale of land, building & other assets	10	6	69	66	10	6	11	1
e) Net Profit (loss) on exchange transaction	1437	2312	9669	12381	3363	3129	3488	3655
f) Miscellaneous income	1847	2183	28586	26921	2134	2311	4805	5790
Total (I+II)	**165183**	**192827**	**568742**	**653605**	**418540**	**473470**	**187520**	**209663**
Expenditure & Provisions								
III. Interest expended	**100015**	**114757**	**341447**	**373525**	**252160**	**281607**	**114609**	**122321**
a) Interest on deposits	95463	109470	323413	357477	245367	273107	111575	118418
b) Interest on RBI/inter-bank borrowings	1226	1050	1855	2867	1469	1207	1705	1952
c) Others	3327	4237	16179	13181	5324	7293	1329	1952
IV. Operating expenses	**42008**	**54072**	**134980**	**166958**	**124225**	**144815**	**30399**	**34136**
a) Payments to and provisions for employees	32485	42370	95109	125307	99083	115222	17726	20000
b) Rent, taxes and lighting	2511	2991	12092	13374	5508	6259	2747	3385
c) Printing and stationery	571	551	1813	1017	1330	1339	642	657
d) Advertisement and publicity	152	148	212	333	309	336	371	400
e) Depreciation on Bank's property	1734	2814	7528	6591	3172	4540	2178	2151
f) Directors' fees, allowances and expenses	11	5	17	14	12	6	15	10
g) Auditors' fees and expenses	253	402	903	856	491	707	218	258
h) Law charges	100	105	120	80	506	597	15	30
i) Postage, telegrams, telephones, etc.	542	601	1517	1597	489	387	1025	1160
j) Repairs and maintenance	503	530	2208	2469	1090	1293	826	852
k) Insurance	705	789	2283	2538	1657	1943	765	857
l) Other expenditure	2439	2765	11179	12782	10577	12185	3871	4376
V. Provisions and contingencies	**14146**	**19479**	**68711**	**84613**	**27087**	**42401**	**19268**	**27022**
Total expenses@	**142023**	**168829**	**476426**	**540483**	**376384**	**426422**	**145007**	**156457**
VI. Profit (loss)	**9014**	**4519**	**23605**	**28510**	**15069**	**4646**	**23244**	**26184**
Total (III+IV+V+VI)	**165183**	**192827**	**568742**	**653605**	**418540**	**473470**	**187520**	**209663**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
NATIONALISED BANKS

Items	Dena Bank		Indian Bank		Indian Overseas Ba		Oriental Bank of Comı	
	2000	2001	2000	2001	2000	2001	2000	2001
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**158738**	**171638**	**189862**	**210018**	**331511**	**279342**	**245807**	**275872**
a) Interest/discount on advances/bills	83238	83896	92967	102215	162549	135053	101065	120269
b) Income on Investments	71536	81633	92838	104231	146070	124707	136659	144135
c) Interest on balances with RBI and other inter-bank funds	3179	3915	4058	3571	21444	19582	7893	9401
d) Others	785	2194	0	0	1449	0	189	2067
II. Other income	**21176**	**19908**	**27514**	**31632**	**29911**	**30242**	**22137**	**26772**
a) Commission, exchange and brokerage	8591	8396	9143	9267	11386	17847	9564	9599
b) Net Profit (loss) on sale of investments	7372	3711	5748	5957	4321	5310	5797	9531
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	74	0	-1000
d) Net Profit (loss) on sale of land, building & other assets	0	-10	-11	1010	34	45	-4	39
e) Net Profit (loss) on exchange transaction	1979	1566	5279	4755	7833	4241	3392	3829
f) Miscellaneous income	3234	6245	7355	10644	6338	2724	3388	4775
Total (I+II)	**179914**	**191546**	**217376**	**241650**	**361422**	**309583**	**267944**	**302645**
Expenditure & Provisions								
III. Interest expended	**116919**	**126746**	**151868**	**161129**	**235803**	**191267**	**174528**	**196809**
a) Interest on deposits	104290	113924	145806	153129	229745	185570	171817	193689
b) Interest on RBI/inter-bank borrowings	2872	2797	3840	5937	2391	1697	1472	1158
c) Others	9757	10025	2222	2063	3668	4000	1239	1962
IV. Operating expenses	**41139**	**57990**	**63122**	**74362**	**86456**	**87656**	**42824**	**52425**
a) Payments to and provisions for employees	29304	43450	49339	59327	61186	66914	23137	31514
b) Rent, taxes and lighting	2879	3323	4376	4602	5002	6011	5521	5730
c) Printing and stationery	604	689	827	857	1247	851	834	931
d) Advertisement and publicity	293	207	64	54	650	199	204	197
e) Depreciation on Bank's property	1755	2143	1600	2253	4424	4095	4169	4101
f) Directors' fees, allowances and expenses	25	28	11	3	34	5	28	14
g) Auditors' fees and expenses	217	404	371	413	535	409	281	303
h) Law charges	123	92	64	116	682	74	329	325
i) Postage, telegrams, telephones, etc.	597	793	281	178	1034	579	892	987
j) Repairs and maintenance	864	1008	1235	1375	964	300	470	365
k) Insurance	935	1302	956	1141	1718	1492	1136	1431
l) Other expenditure	3543	4552	3999	4044	8981	6727	5822	6528
V. Provisions and contingencies	**15569**	**33423**	**45083**	**33559**	**29039**	**19068**	**22729**	**33122**
Total expenses@	**158058**	**184735**	**214990**	**235491**	**322259**	**278923**	**217352**	**249234**
VI. Profit (loss)	**6287**	**-26612**	**-42697**	**-27400**	**10124**	**11593**	**27862**	**20289**
Total (III+IV+V+VI)	**179914**	**191546**	**217376**	**241650**	**361422**	**309583**	**267944**	**302645**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
NATIONALISED BANKS

Items	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	2000	2001	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**113046**	**123746**	**515455**	**586348**	**243763**	**279218**	**374799**	**373295**
a) Interest/discount on advances/bills	52555	58678	251423	282354	132414	157847	178308	195506
b) Income on Investments	54428	58387	241710	274178	105210	113015	185825	152444
c) Interest on balances with RBI and other inter-bank funds	5295	6231	17154	15229	5744	6952	9485	20222
d) Others	769	451	5168	14587	394	1403	1182	5123
II. Other income	**15469**	**16628**	**72766**	**77842**	**30648**	**28142**	**43740**	**31158**
a) Commission, exchange and brokerage	4473	4632	38171	41935	10115	11072	24978	12130
b) Net Profit (loss) on sale of investments	5290	6903	21492	24203	6069	6653	13256	3435
c) Net Profit (loss) on revaluation of investments	0	0	-2	-2575	0	-1367	0	0
d) Net Profit (loss) on sale of land, building & other assets	5	1	68	37	9	18	10	-12
e) Net Profit (loss) on exchange transaction	2291	2443	7616	9415	7041	3561	3363	8954
f) Miscellaneous income	3410	2650	5420	4827	7414	8206	2134	6652
Total (I+II)	**128516**	**140375**	**588221**	**664190**	**274411**	**307360**	**418540**	**404454**
Expenditure & Provisions								
III. Interest expended	**85108**	**90108**	**353820**	**382505**	**161233**	**169853**	**252160**	**251395**
a) Interest on deposits	81357	85072	336679	360946	157531	164507	245367	242708
b) Interest on RBI/inter-bank borrowings	635	826	2907	3923	241	680	1469	2193
c) Others	3116	4210	14234	17636	3461	4666	5324	6495
IV. Operating expenses	**33586**	**39993**	**152385**	**187164**	**85120**	**107727**	**124225**	**101933**
a) Payments to and provisions for employees	24216	30509	118367	145908	66921	88143	99083	75619
b) Rent, taxes and lighting	2115	2210	7198	8241	4874	5313	5508	5531
c) Printing and stationery	372	471	2234	2445	617	711	1330	1305
d) Advertisement and publicity	117	110	434	471	160	147	309	605
e) Depreciation on Bank's property	1507	1378	4299	7463	1827	1959	3172	4465
f) Directors' fees, allowances and expenses	10	3	12	17	16	15	12	14
g) Auditors' fees and expenses	207	231	720	885	396	479	491	639
h) Law charges	79	60	584	603	69	57	506	459
i) Postage, telegrams, telephones, etc.	532	548	2366	2567	1050	1148	489	950
j) Repairs and maintenance	397	457	1368	1697	694	787	1090	1039
k) Insurance	617	646	3055	3311	1014	1112	1657	1924
l) Other expenditure	3416	3371	11748	13556	7484	7857	10577	9385
V. Provisions and contingencies	**3677**	**8948**	**41202**	**48157**	**6492**	**6286**	**27087**	**35578**
Total expenses@	**118694**	**130101**	**506205**	**569669**	**246354**	**277580**	**376384**	**353329**
VI. Profit (loss)	**6144**	**1326**	**40814**	**46364**	**21565**	**23494**	**15069**	**15547**
Total (III+IV+V+VI)	**128516**	**140375**	**588221**	**664190**	**274411**	**307360**	**418540**	**404454**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
NATIONALISED BANKS

Items	United Bank of India		UCO Bank		Vijaya Bank	
	2000	2001	2000	2001	2000	2001
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest Earned	**169690**	**193083**	**197750**	**227470**	**119754**	**135618**
a) Interest/discount on advances/bills	47848	58568	76345	95206	55699	65173
b) Income on Investments	116119	130284	107701	116813	58527	64601
c) Interest on balances with RBI and other inter-bank funds	3915	3476	8899	9435	4064	4776
d) Others	1808	755	4805	6016	1463	1069
II. Other income	**13957**	**16474**	**24890**	**29771**	**11681**	**15626**
a) Commission, exchange and brokerage	7014	7229	10599	11898	5071	5153
b) Net Profit (loss) on sale of investments	3145	5113	4028	7337	1250	267
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	3908
d) Net Profit (loss) on sale of land, building & other assets	3	0	581	2	11	20
e) Net Profit (loss) on exchange transaction	32	198	1264	1758	1551	2350
f) Miscellaneous income	3764	3935	8418	8777	3798	3928
Total (I+II)	**183647**	**209557**	**222641**	**257241**	**131434**	**151245**
Expenditure & Provisions						
III. Interest expended	**128646**	**141724**	**142493**	**161264**	**80937**	**89583**
a) Interest on deposits	126925	140224	134900	154413	77841	85983
b) Interest on RBI/inter-bank borrowings	791	570	5516	4421	417	435
c) Others	930	930	2078	2431	2679	3166
IV. Operating expenses	**46572**	**54161**	**62464**	**74600**	**37953**	**43813**
a) Payments to and provisions for employees	38657	44752	50623	61795	27265	33042
b) Rent, taxes and lighting	2001	2199	3242	3337	2898	3075
c) Printing and stationery	597	673	821	759	376	639
d) Advertisement and publicity	66	75	123	98	46	61
e) Depreciation on Bank's property	540	880	1346	1831	1814	1603
f) Directors' fees, allowances and expenses	29	21	14	5	12	2
g) Auditors' fees and expenses	241	255	302	326	172	233
h) Law charges	58	72	153	113	37	60
i) Postage, telegrams, telephones, etc.	352	414	256	292	181	211
j) Repairs and maintenance	321	319	260	307	129	106
k) Insurance	790	898	834	1019	642	678
l) Other expenditure	2920	3604	4491	4719	4381	4104
V. Provisions and contingencies	**5293**	**11758**	**14019**	**18078**	**7260**	**10775**
Total expenses@	**175218**	**195885**	**204957**	**235864**	**118890**	**133397**
VI. Profit (loss)	**3136**	**1914**	**3664**	**3300**	**5284**	**7073**
Total (III+IV+V+VI)	**183647**	**209557**	**222641**	**257241**	**131434**	**151245**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
FOREIGN BANKS

(Amount in Rs. lakh)

	For the year ended March 31							
	ABN Amro Bank		Abu-Dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**60502**	**85630**	**7393**	**12365**	**30292**	**30621**	**535**	**605**
a) Interest/discount on advances/bills	35463	52696	2795	3427	11099	11962	104	160
b) Income on Investments	23037	32237	3639	7620	14577	13675	73	76
c) Interest on balances with RBI and other inter-bank funds	1612	651	822	1239	1580	2438	354	369
d) Others	391	47	136	78	3035	2546	4	0
II. Other income	**12524**	**18066**	**1017**	**1539**	**14216**	**21068**	**173**	**224**
a) Commission, exchange and brokerage	4487	5376	291	840	8168	15581	141	176
b) Net Profit (loss) on sale of investments	1210	1684	518	614	3552	1336	19	0
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	4	-33	1	-3	-112	-334	0	0
e) Net Profit (loss) on exchange transaction	6040	9639	207	87	2210	3989	0	29
f) Miscellaneous income	784	1400	0	0	398	496	13	19
Total (I+II)	**73025**	**103696**	**8410**	**13904**	**44508**	**51688**	**708**	**829**
Expenditure & Provisions								
III. Interest expended	**36314**	**52493**	**5984**	**10512**	**19638**	**21075**	**104**	**90**
a) Interest on deposits	13783	17589	4913	9061	10293	9538	102	89
b) Interest on RBI/inter-bank borrowings	16592	24642	206	234	4765	7676	1	1
c) Others	5939	10262	865	1217	4581	3862	0	0
IV. Operating expenses	**13784**	**21692**	**743**	**839**	**17397**	**24020**	**154**	**186**
a) Payments to and provisions for employees	3444	6021	287	347	7193	6288	57	60
b) Rent, taxes and lighting	1290	1958	88	99	1590	1934	10	9
c) Printing and stationery	617	554	35	30	380	387	10	12
d) Advertisement and publicity	460	777	14	19	1849	1834	7	6
e) Depreciation on Bank's property	1332	1760	72	50	1145	1454	15	36
f) Directors' fees, allowances and expenses	1	1	0	1	1	1	3	3
g) Auditors' fees and expenses	24	25	2	4	25	24	1	1
h) Law charges	75	121	1	6	31	51	0	2
i) Postage, telegrams, telephones, etc.	1047	1596	35	38	1663	1722	9	14
j) Repairs and maintenance	881	644	74	65	712	560	4	5
k) Insurance	331	217	32	36	89	114	3	3
l) Other expenditure	4283	8017	104	144	2718	9649	35	37
V. Provisions and contingencies	**11044**	**18672**	**1333**	**1723**	**4703**	**8849**	**244**	**279**
Total expenses@	**50098**	**74185**	**6726**	**11351**	**37035**	**45095**	**257**	**276**
VI. Profit (loss)	**11883**	**10839**	**351**	**829**	**2770**	**-2255**	**207**	**273**
Total (III+IV+V+VI)	**73025**	**103696**	**8410**	**13904**	**44508**	**51688**	**708**	**829**

Notes

1. @: Excluding 'Provisions and Contingencies'.
2. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
FOREIGN BANKS

	Bank International Indon		Bank Muscat Internation		Bank of America		Bank of Bahrain & Kuw	
	2000	2001	2000	2001	2000	2001	2000	2001
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**1126**	**463**	**1025**	**2108**	**66568**	**57086**	**5670**	**6112**
a) Interest/discount on advances/bills	442	173	243	707	45471	40360	3000	3484
b) Income on Investments	393	263	175	697	18635	13323	1950	2040
c) Interest on balances with RBI and other inter-bank funds	291	28	606	704	357	239	495	589
d) Others	0	0	0	0	2106	3164	225	0
II. Other income	**285**	**161**	**224**	**342**	**20593**	**9343**	**1083**	**979**
a) Commission, exchange and brokerage	66	62	64	247	5358	4719	286	453
b) Net Profit (loss) on sale of investments	35	28	7	-6	2083	2406	445	26
c) Net Profit (loss) on revaluation of investments	0	0	0	0	3	158	0	0
d) Net Profit (loss) on sale of land, building & other assets	-1	-1	-12	-2	373	44	0	2
e) Net Profit (loss) on exchange transaction	0	23	142	58	3954	1954	168	202
f) Miscellaneous income	185	49	23	46	8821	62	185	297
Total (I+II)	**1412**	**624**	**1249**	**2450**	**87161**	**66429**	**6753**	**7091**
Expenditure & Provisions								
III. Interest expended	**810**	**211**	**654**	**1487**	**40266**	**38921**	**4803**	**5103**
a) Interest on deposits	223	155	570	591	25314	24025	3638	3849
b) Interest on RBI/inter-bank borrowings	552	54	84	896	14950	14886	904	993
c) Others	34	2	0	0	1	10	261	260
IV. Operating expenses	**1714**	**1031**	**486**	**707**	**18461**	**8876**	**976**	**1071**
a) Payments to and provisions for employees	117	60	156	222	9385	3401	353	387
b) Rent, taxes and lighting	24	46	50	59	1813	941	194	191
c) Printing and stationery	9	4	5	14	352	175	11	13
d) Advertisement and publicity	2	2	11	10	71	8	10	7
e) Depreciation on Bank's property	86	74	76	132	1176	783	111	110
f) Directors' fees, allowances and expenses	1	1	1	3	3	1	3	4
g) Auditors' fees and expenses	4	4	4	4	8	8	5	6
h) Law charges	23	15	13	13	58	63	9	12
i) Postage, telegrams, telephones, etc.	51	39	24	22	864	570	35	47
j) Repairs and maintenance	13	76	27	54	701	373	48	51
k) Insurance	6	3	4	6	24	25	24	27
l) Other expenditure	1380	709	115	167	4006	2528	170	215
V. Provisions and contingencies	**-188**	**-353**	**30**	**44**	**13152**	**11723**	**472**	**417**
Total expenses@	**2524**	**1243**	**1140**	**2194**	**58727**	**47798**	**5779**	**6174**
VI. Profit (loss)	**-924**	**-265**	**79**	**212**	**15282**	**6909**	**502**	**500**
Total (III+IV+V+VI)	**1412**	**624**	**1249**	**2450**	**87161**	**66429**	**6753**	**7091**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
FOREIGN BANKS

	Bank of Ceylon		Bank of Nova Scoti		Bank of Tokyo Mitsubis		BNP Paribas	
	2000	2001	2000	2001	2000	2001	2000	2001
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**1389**	**1284**	**10337**	**19508**	**11346**	**9968**	**21900**	**26240**
a) Interest/discount on advances/bills	1072	915	7658	14368	6876	5855	8975	13912
b) Income on Investments	160	154	1957	4665	2986	2347	11525	10835
c) Interest on balances with RBI and other inter-bank funds	138	215	692	435	1055	1039	1209	1240
d) Others	20	0	30	41	429	728	191	252
II. Other income	**469**	**407**	**2481**	**2084**	**4824**	**7043**	**4324**	**4205**
a) Commission, exchange and brokerage	152	131	1281	1181	1157	987	1493	1522
b) Net Profit (loss) on sale of investments	0	-8	68	138	-18	-15	291	350
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	0	2	-1	1	-1	89	-7	-13
e) Net Profit (loss) on exchange transaction	137	162	629	694	2340	1704	2323	1897
f) Miscellaneous income	180	120	504	71	1347	4279	224	448
Total (I+II)	**1858**	**1691**	**12817**	**21591**	**16170**	**17011**	**26224**	**30445**
Expenditure & Provisions								
III. Interest expended	**584**	**696**	**7013**	**14596**	**5848**	**4074**	**15740**	**19210**
a) Interest on deposits	371	548	4682	9811	5350	3643	8897	11438
b) Interest on RBI/inter-bank borrowings	213	148	2126	4673	327	417	6723	6907
c) Others	0	0	205	113	170	14	120	864
IV. Operating expenses	**248**	**248**	**1826**	**2136**	**12876**	**4218**	**5309**	**7589**
a) Payments to and provisions for employees	58	61	562	685	1507	1924	2421	3507
b) Rent, taxes and lighting	31	28	354	362	396	441	834	1216
c) Printing and stationery	4	3	39	44	99	83	103	151
d) Advertisement and publicity	4	1	8	16	5	5	55	103
e) Depreciation on Bank's property	23	36	167	140	850	394	314	381
f) Directors' fees, allowances and expenses	0	0	0	0	0	1	0	2
g) Auditors' fees and expenses	0	1	9	16	5	8	16	12
h) Law charges	0	0	19	18	8	29	9	9
i) Postage, telegrams, telephones, etc.	52	48	100	132	199	181	150	362
j) Repairs and maintenance	4	6	114	148	188	181	269	461
k) Insurance	0	0	26	43	43	53	87	81
l) Other expenditure	72	63	429	532	9574	918	1051	1303
V. Provisions and contingencies	**602**	**603**	**2112**	**2504**	**-6817**	**1549**	**3024**	**2753**
Total expenses@	**832**	**944**	**8840**	**16732**	**18724**	**8292**	**21050**	**26799**
VI. Profit (loss)	**423**	**144**	**1865**	**2355**	**4264**	**7170**	**2150**	**893**
Total (III+IV+V+VI)	**1858**	**1691**	**12817**	**21591**	**16170**	**17011**	**26224**	**30445**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
FOREIGN BANKS

	Barclays Bank		Chase Manhattan Bank		Chinatrust Commercial Bank		Cho Hung Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**3602**	**3180**	**1726**	**2552**	**2079**	**1637**	**1314**	**1309**
a) Interest/discount on advances/bills	483	237	134	223	1177	927	528	576
b) Income on Investments	2442	2216	1286	2252	891	703	431	392
c) Interest on balances with RBI and other inter-bank funds	474	545	284	72	10	6	345	340
d) Others	203	182	23	5	0	0	9	1
II. Other income	**244**	**512**	**3517**	**3975**	**79**	**93**	**268**	**327**
a) Commission, exchange and brokerage	160	104	1418	392	34	57	166	262
b) Net Profit (loss) on sale of investments	-29	59	167	1175	20	-38	-1	-3
c) Net Profit (loss) on revaluation of investments	0	0	0	119	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	-3	5	8	5	0	0	0	0
e) Net Profit (loss) on exchange transaction	93	293	776	653	13	36	85	59
f) Miscellaneous income	24	52	1148	1630	12	39	18	9
Total (I+II)	**3846**	**3692**	**5243**	**6527**	**2157**	**1729**	**1581**	**1636**
Expenditure & Provisions								
III. Interest expended	**2841**	**2510**	**1469**	**1690**	**1421**	**991**	**139**	**219**
a) Interest on deposits	1774	1590	191	170	660	438	132	219
b) Interest on RBI/inter-bank borrowings	1027	906	1160	1272	761	464	2	0
c) Others	40	14	117	247	0	89	4	0
IV. Operating expenses	**1182**	**1220**	**1870**	**1653**	**551**	**427**	**363**	**305**
a) Payments to and provisions for employees	476	566	495	556	180	130	106	90
b) Rent, taxes and lighting	202	210	339	315	140	100	103	82
c) Printing and stationery	10	11	42	23	5	4	5	3
d) Advertisement and publicity	1	1	9	10	2	3	1	1
e) Depreciation on Bank's property	130	152	195	202	103	104	31	24
f) Directors' fees, allowances and expenses	12	11	1	0	0	2	1	1
g) Auditors' fees and expenses	8	6	16	9	1	2	2	2
h) Law charges	3	3	23	4	20	12	3	5
i) Postage, telegrams, telephones, etc.	118	89	202	192	13	12	11	12
j) Repairs and maintenance	51	39	40	55	14	8	27	27
k) Insurance	20	15	11	8	8	4	5	7
l) Other expenditure	153	118	498	280	64	48	69	53
V. Provisions and contingencies	**498**	**-623**	**946**	**1620**	**143**	**214**	**1006**	**694**
Total expenses@	**4023**	**3730**	**3339**	**3343**	**1972**	**1418**	**501**	**524**
VI. Profit (loss)	**-675**	**585**	**958**	**1563**	**42**	**97**	**74**	**418**
Total (III+IV+V+VI)	**3846**	**3692**	**5243**	**6527**	**2157**	**1729**	**1581**	**1636**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
FOREIGN BANKS

	Citibank		Commerz Bank		Credit Agricole Indosuez		Credit Lyonnais	
	2000	2001	2000	2001	2000	2001	2000	2001
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	**148916**	**175040**	**5443**	**6088**	**7410**	**7722**	**13452**	**16186**
a) Interest/discount on advances/bills	91125	112403	2075	1870	3095	2942	8450	9057
b) Income on Investments	49370	50066	2880	3697	3684	3412	4279	6318
c) Interest on balances with RBI and other inter-bank funds	7199	12275	468	471	522	1213	552	773
d) Others	1222	296	19	51	110	154	172	38
II. Other income	**38776**	**52197**	**789**	**891**	**457**	**906**	**2696**	**2798**
a) Commission, exchange and brokerage	30178	34295	413	413	647	819	1139	817
b) Net Profit (loss) on sale of investments	1411	9630	-10	-13	-616	-85	410	832
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	-148	-258	-12	15	-5	-16	0	0
e) Net Profit (loss) on exchange transaction	6777	7964	380	434	430	97	744	925
f) Miscellaneous income	558	566	18	42	0	91	404	223
Total (I+II)	**187692**	**227237**	**6232**	**6979**	**7867**	**8628**	**16148**	**18984**
Expenditure & Provisions								
III. Interest expended	**84582**	**97852**	**3999**	**4743**	**5599**	**6117**	**9871**	**12119**
a) Interest on deposits	70441	76989	1607	2475	1996	2073	7862	10135
b) Interest on RBI/inter-bank borrowings	9277	13230	1832	1836	3564	4016	1399	1449
c) Others	4865	7632	560	432	39	28	610	534
IV. Operating expenses	**50019**	**60104**	**1905**	**1640**	**2355**	**2495**	**2105**	**2277**
a) Payments to and provisions for employees	10600	13922	812	722	977	1298	952	1150
b) Rent, taxes and lighting	3178	3230	512	231	55	135	123	126
c) Printing and stationery	1610	1700	14	20	22	19	16	16
d) Advertisement and publicity	5507	8750	2	2	10	18	30	43
e) Depreciation on Bank's property	5249	6672	139	241	107	84	94	117
f) Directors' fees, allowances and expenses	18	14	2	2	0	1	2	3
g) Auditors' fees and expenses	30	33	2	2	1	2	2	2
h) Law charges	285	456	11	7	21	33	5	12
i) Postage, telegrams, telephones, etc.	3756	4347	62	60	123	81	100	109
j) Repairs and maintenance	3751	4213	139	77	132	155	45	36
k) Insurance	1083	1152	24	19	166	56	35	32
l) Other expenditure	14952	15617	185	258	741	614	702	631
V. Provisions and contingencies	**27957**	**40757**	**110**	**491**	**6038**	**1801**	**2559**	**4333**
Total expenses@	**134601**	**157956**	**5904**	**6383**	**7954**	**8612**	**11976**	**14396**
VI. Profit (loss)	**25134**	**28523**	**218**	**106**	**-6125**	**-1785**	**1613**	**255**
Total (III+IV+V+VI)	**187692**	**227237**	**6232**	**6979**	**7867**	**8628**	**16148**	**18984**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
FOREIGN BANKS

	Deutsche Bank		Development Bank of Si		Dresdner Bank		Hongkong & Shanghai Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	**47128**	**53914**	**2694**	**4055**	**3802**	**3851**	**99252**	**132037**
a) Interest/discount on advances/bills	19005	21915	1523	2296	1830	2340	39897	60250
b) Income on Investments	23838	24377	991	1288	1879	1345	52368	62969
c) Interest on balances with RBI and other inter-bank funds	4123	4448	180	471	92	167	6783	8620
d) Others	163	3175	0	0	0	0	205	198
II. Other income	**18973**	**24751**	**448**	**753**	**466**	**-46**	**25518**	**39586**
a) Commission, exchange and brokerage	5674	6438	238	242	421	310	12297	17618
b) Net Profit (loss) on sale of investments	4711	5296	105	61	-44	-146	4322	7942
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	308	-372	-3	-1	4	-4	-36	-3
e) Net Profit (loss) on exchange transaction	8206	13316	105	443	85	-207	7414	9464
f) Miscellaneous income	73	72	3	8	0	0	1522	4565
Total (I+II)	**66101**	**78665**	**3141**	**4808**	**4268**	**3805**	**124770**	**171623**
Expenditure & Provisions								
III. Interest expended	**23835**	**25560**	**1620**	**2758**	**1889**	**2463**	**64472**	**84846**
a) Interest on deposits	10914	10995	626	513	1308	1118	53193	65633
b) Interest on RBI/inter-bank borrowings	12913	14008	994	2245	581	1345	9542	16607
c) Others	8	557	0	0	0	0	1737	2606
IV. Operating expenses	**18118**	**21511**	**549**	**718**	**1783**	**2411**	**29822**	**41528**
a) Payments to and provisions for employees	5752	6560	194	257	506	831	10103	14841
b) Rent, taxes and lighting	976	1033	127	178	561	1038	3866	4395
c) Printing and stationery	155	190	3	4	14	12	702	859
d) Advertisement and publicity	52	108	3	4	1	1	1595	2587
e) Depreciation on Bank's property	1373	1480	48	41	210	138	3183	4938
f) Directors' fees, allowances and expenses	11	16	0	0	3	2	11	9
g) Auditors' fees and expenses	9	8	3	4	2	4	13	17
h) Law charges	39	16	2	3	0	1	63	84
i) Postage, telegrams, telephones, etc.	456	679	31	38	93	85	1557	1884
j) Repairs and maintenance	663	569	5	5	27	30	1268	1561
k) Insurance	924	579	6	7	11	5	660	851
l) Other expenditure	7707	10273	127	177	356	263	6801	9503
V. Provisions and contingencies	**19029**	**22175**	**509**	**612**	**4490**	**4313**	**18316**	**25160**
Total expenses@	**41953**	**47071**	**2169**	**3476**	**3672**	**4874**	**94294**	**126374**
VI. Profit (loss)	**5118**	**9420**	**464**	**719**	**-3895**	**-5382**	**12159**	**20089**
Total (III+IV+V+VI)	**66101**	**78665**	**3141**	**4808**	**4268**	**3805**	**124770**	**171623**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
FOREIGN BANKS

	ING Bank		KBC Bank		Krung Thai Bank		Mashreq Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	**5471**	**1640**	**2466**	**5829**	**425**	**465**	**3534**	**4430**
a) Interest/discount on advances/bills	2748	1041	815	1416	59	127	1745	1716
b) Income on Investments	2435	351	1578	4141	21	31	1705	2534
c) Interest on balances with RBI and other inter-bank funds	289	240	65	272	346	304	70	164
d) Others	0	7	8	0	0	3	14	16
II. Other income	**2284**	**875**	**295**	**-45**	**20**	**53**	**563**	**721**
a) Commission, exchange and brokerage	942	570	103	133	5	22	471	443
b) Net Profit (loss) on sale of investments	1147	155	98	-32	0	-1	1	208
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	0	-44	0	-2	0	0	-41	-4
e) Net Profit (loss) on exchange transaction	81	38	94	-147	15	12	76	48
f) Miscellaneous income	114	157	1	2	1	20	55	27
Total (I+II)	**7755**	**2515**	**2761**	**5785**	**446**	**518**	**4097**	**5150**
Expenditure & Provisions								
III. Interest expended	**3456**	**1132**	**1490**	**4432**	**65**	**58**	**2738**	**3844**
a) Interest on deposits	1226	736	422	3080	62	52	2209	2823
b) Interest on RBI/inter-bank borrowings	2230	396	999	579	0	6	523	566
c) Others	0	0	69	773	3	0	6	455
IV. Operating expenses	**2212**	**2208**	**850**	**1010**	**215**	**217**	**1211**	**1088**
a) Payments to and provisions for employees	841	865	458	589	42	41	389	402
b) Rent, taxes and lighting	202	200	73	72	96	91	389	260
c) Printing and stationery	27	23	10	8	1	1	9	11
d) Advertisement and publicity	27	17	3	0	1	1	9	1
e) Depreciation on Bank's property	211	206	79	79	11	25	136	163
f) Directors' fees, allowances and expenses	3	4	0	0	1	1	1	0
g) Auditors' fees and expenses	4	4	4	8	3	3	4	5
h) Law charges	0	0	6	22	0	0	9	5
i) Postage, telegrams, telephones, etc.	151	127	21	55	3	5	44	32
j) Repairs and maintenance	53	39	14	19	11	10	15	18
k) Insurance	15	5	5	13	1	1	16	20
l) Other expenditure	678	718	177	145	46	38	191	172
V. Provisions and contingencies	**3383**	**518**	**230**	**214**	**153**	**134**	**1434**	**1863**
Total expenses@	**5668**	**3340**	**2340**	**5442**	**280**	**275**	**3948**	**4932**
VI. Profit (loss)	**-1295**	**-1343**	**191**	**129**	**12**	**109**	**-1286**	**-1644**
Total (III+IV+V+VI)	**7755**	**2515**	**2761**	**5785**	**446**	**518**	**4097**	**5150**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
FOREIGN BANKS

	Morgan Guaranty Trus		Oman International I		Overseas Chinese Banl		Sakura Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest Earned	**2029**	**2707**	**5032**	**3835**	**545**	**507**	**7348**	**7682**
a) Interest/discount on advances/bills	0	0	2163	1364	292	199	4988	5310
b) Income on Investments	1145	1451	1740	1229	99	98	1697	1557
c) Interest on balances with RBI and other inter-bank funds	884	0	1139	1229	153	209	652	775
d) Others	0	1256	-10	13	1	0	10	41
II. Other income	**2131**	**1284**	**906**	**1048**	**138**	**80**	**-743**	**575**
a) Commission, exchange and brokerage	0	0	255	183	58	38	486	430
b) Net Profit (loss) on sale of investments	1378	733	53	-17	0	0	0	-219
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	0	1	7	1	0	0	0	-1
e) Net Profit (loss) on exchange transaction	489	351	572	539	74	38	-1258	257
f) Miscellaneous income	264	200	19	343	6	4	29	109
Total (I+II)	**4160**	**3992**	**5938**	**4882**	**682**	**587**	**6605**	**8257**
Expenditure & Provisions								
III. Interest expended	**1370**	**1961**	**5311**	**4141**	**136**	**71**	**3651**	**4788**
a) Interest on deposits	3	225	4915	3929	67	66	1101	1220
b) Interest on RBI/inter-bank borrowings	1295	1736	395	212	69	5	2550	3567
c) Others	72	0	0	0	0	0	0	1
IV. Operating expenses	**2048**	**1896**	**750**	**794**	**304**	**302**	**1251**	**1248**
a) Payments to and provisions for employees	1086	1181	205	226	116	108	447	395
b) Rent, taxes and lighting	137	117	35	41	123	128	438	427
c) Printing and stationery	36	12	13	11	2	2	20	17
d) Advertisement and publicity	2	1	13	6	0	0	1	1
e) Depreciation on Bank's property	368	282	170	216	14	15	103	111
f) Directors' fees, allowances and expenses	2	2	1	1	0	0	0	0
g) Auditors' fees and expenses	0	0	12	12	2	2	4	5
h) Law charges	42	13	23	32	1	0	3	27
i) Postage, telegrams, telephones, etc.	137	129	23	36	21	26	34	40
j) Repairs and maintenance	35	32	26	30	7	5	34	38
k) Insurance	12	6	27	24	1	1	12	16
l) Other expenditure	192	121	202	159	19	16	156	170
V. Provisions and contingencies	**93**	**38**	**5266**	**2604**	**257**	**174**	**2149**	**3630**
Total expenses@	**3418**	**3856**	**6060**	**4935**	**440**	**373**	**4902**	**6036**
VI. Profit (loss)	**650**	**98**	**-5388**	**-2656**	**-14**	**40**	**-446**	**-1409**
Total (III+IV+V+VI)	**4162**	**3992**	**5938**	**4882**	**682**	**587**	**6605**	**8257**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
FOREIGN BANKS

	Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2001	2000	2000	2001	2000	2001	2000	2001
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
Income								
I. Interest Earned	**2348**	**2586**	**6660**	**4833**	**110**	**157**	**96723**	**112563**
a) Interest/discount on advances/bills	1695	1869	2968	2152	26	56	54454	69743
b) Income on Investments	552	646	3050	2241	29	42	36713	38304
c) Interest on balances with RBI and other inter-bank funds	101	72	642	441	27	15	4193	4218
d) Others	0	0	0	0	28	44	1363	298
II. Other income	**309**	**428**	**1657**	**1388**	**386**	**368**	**22938**	**30056**
a) Commission, exchange and brokerage	78	99	598	587	287	259	16669	18129
b) Net Profit (loss) on sale of investments	5	0	206	249	0	0	893	2021
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	0	0	-1	0	0	0	-354	0
e) Net Profit (loss) on exchange transaction	178	213	767	451	97	108	5608	7469
f) Miscellaneous income	48	117	88	101	2	1	122	2437
Total (I+II)	**2657**	**3015**	**8318**	**6221**	**496**	**525**	**119660**	**142619**
Expenditure & Provisions								
III. Interest expended	**1248**	**1386**	**5930**	**3988**	**54**	**60**	**57698**	**66559**
a) Interest on deposits	715	661	3594	2152	39	48	41863	35337
b) Interest on RBI/inter-bank borrowings	532	725	2335	1836	0	0	14748	28537
c) Others	0	0	0	1	15	12	1087	2684
IV. Operating expenses	**626**	**1026**	**1896**	**1839**	**196**	**217**	**28359**	**37329**
a) Payments to and provisions for employees	135	138	753	758	99	123	7426	9915
b) Rent, taxes and lighting	226	233	115	127	37	34	1945	2096
c) Printing and stationery	20	16	24	23	5	5	1047	1298
d) Advertisement and publicity	1	1	7	7	2	2	1356	1654
e) Depreciation on Bank's property	74	149	321	284	6	5	2252	4523
f) Directors' fees, allowances and expenses	0	0	1	1	0	0	3	3
g) Auditors' fees and expenses	2	2	2	2	1	1	11	11
h) Law charges	9	4	0	1	1	4	1085	2420
i) Postage, telegrams, telephones, etc.	28	15	139	122	11	13	1981	2341
j) Repairs and maintenance	22	28	56	55	1	1	3142	3682
k) Insurance	1	1	26	15	1	3	767	632
l) Other expenditure	109	438	453	444	31	26	7345	8755
V. Provisions and contingencies	**748**	**525**	**478**	**370**	**118**	**119**	**15067**	**20188**
Total expenses@	**1873**	**2412**	**7826**	**5827**	**250**	**277**	**86057**	**103888**
VI. Profit (loss)	**36**	**78**	**14**	**24**	**128**	**129**	**18536**	**18543**
Total (III+IV+V+VI)	**2657**	**3015**	**8318**	**6221**	**496**	**525**	**119660**	**142619**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
FOREIGN BANKS

	Standard Chartered Grind		State Bank of Mauritiu		Sumitomo Bank		The Fuji Bank		The Siam Commercial B		Toronto Dominion Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)	(81)	(82)	(83)	(84)
Income												
I. Interest Earned	**117974**	**127620**	**3370**	**3994**	**3693**	**2944**	**2408**	**3382**	**1797**	**1290**	**771**	**1054**
a) Interest/discount on advances/bills	52539	58065	2538	2850	3094	2384	1543	2534	1400	909	557	780
b) Income on Investments	53394	58484	728	933	577	539	556	693	233	284	123	208
c) Interest on balances with RBI and other inter-bank funds	10421	11031	105	210	23	21	308	126	164	96	71	56
d) Others	1620	40	0	0	0	0	0	30	0	0	20	10
II. Other income	**28332**	**20604**	**666**	**694**	**346**	**252**	**191**	**384**	**254**	**198**	**101**	**137**
a) Commission, exchange and brokerage	20925	13493	214	260	237	196	71	225	197	136	93	152
b) Net Profit (loss) on sale of investments	537	317	184	148	0	0	0	9	-8	-1	0	-19
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	27	3	-1	0	0	-1	0	0	0	1	1	0
e) Net Profit (loss) on exchange transaction	6695	6434	225	262	101	49	120	150	56	54	0	0
f) Miscellaneous income	147	357	45	25	8	8	0	0	10	8	7	4
Total (I+II)	**146306**	**148224**	**4037**	**4688**	**4039**	**3196**	**2599**	**3766**	**2051**	**1488**	**872**	**1191**
Expenditure & Provisions												
III. Interest expended	**68522**	**65424**	**2070**	**2633**	**2515**	**2196**	**1862**	**2434**	**909**	**1028**	**99**	**338**
a) Interest on deposits	60570	48289	1345	1500	813	795	1299	1471	537	615	99	2
b) Interest on RBI/inter-bank borrowings	3952	9384	718	1133	1697	1353	563	962	372	414	0	337
c) Others	4000	7750	7	0	5	48	0	0	0	0	0	0
IV. Operating expenses	**31843**	**50242**	**385**	**372**	**708**	**792**	**816**	**819**	**338**	**523**	**229**	**235**
a) Payments to and provisions for employees	16715	19537	138	96	303	305	259	293	59	60	73	83
b) Rent, taxes and lighting	2726	3025	22	23	175	188	348	324	86	81	59	58
c) Printing and stationery	646	707	5	4	6	5	4	5	2	1	2	2
d) Advertisement and publicity	875	1676	2	2	1	1	1	0	0	0	1	1
e) Depreciation on Bank's property	2390	9865	84	105	41	38	21	27	19	33	20	24
f) Directors' fees, allowances and expenses	25	21	0	1	0	0	0	0	5	0	0	0
g) Auditors' fees and expenses	20	23	2	2	9	9	9	9	0	13	2	3
h) Law charges	99	159	0	2	1	12	3	8	1	2	12	14
i) Postage, telegrams, telephones, etc.	1692	2575	50	54	57	33	23	25	8	8	21	14
j) Repairs and maintenance	1856	1977	15	16	23	31	35	14	10	9	14	12
k) Insurance	140	718	9	10	92	0	5	4	1	1	1	1
l) Other expenditure	4660	9959	58	57	0	171	107	109	150	315	25	23
V. Provisions and contingencies	**27928**	**23759**	**965**	**1217**	**741**	**706**	**806**	**1564**	**449**	**273**	**288**	**317**
Total expenses@	**100366**	**115666**	**2455**	**3005**	**3223**	**2988**	**2678**	**3252**	**1247**	**1551**	**328**	**573**
VI. Profit (loss)	**18013**	**8799**	**617**	**465**	**75**	**-498**	**-884**	**-1050**	**355**	**-337**	**256**	**301**
Total (III+IV+V+VI)	**146306**	**148224**	**4037**	**4688**	**4039**	**3196**	**2599**	**3766**	**2051**	**1488**	**872**	**1191**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

	For the year ended March 31							
	Bank of Madura @		Bank of Punjab		Bank of Rajasthan		Benares State Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**37021**		**26281**	**34041**	**39974**	**44243**	**9284**	**10074**
a) Interest/discount on advances/bills	18506		12451	16109	20439	21990	2459	2630
b) Income on Investments	14614		13115	16855	14958	17752	6496	7145
c) Interest on balances with RBI and other inter-bank funds	3899		0	1077	2646	3342	328	300
d) Others	2		715	0	1930	1160	0	0
II. Other income	**9872**		**4624**	**4282**	**5339**	**5648**	**1666**	**1729**
a) Commission, exchange and brokerage	3420		1497	1706	2295	2396	251	277
b) Net Profit (loss) on sale of investments	2664		1021	284	939	1028	1011	1064
c) Net Profit (loss) on revaluation of investments	0		0	38	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	4		-13	-27	-1	-38	3	0
e) Net Profit (loss) on exchange transaction	361		704	497	337	323	146	108
f) Miscellaneous income	3423		1414	1783	1769	1939	257	280
Total (I+II)	**46894**		**30905**	**38322**	**45313**	**49891**	**10950**	**11803**
Expenditure & Provisions								
III. Interest expended	**26609**		**18911**	**22706**	**30614**	**30930**	**8016**	**9053**
a) Interest on deposits	24156		17546	20690	30337	30695	7986	9020
b) Interest on RBI/inter-bank borrowings	731		1365	1880	269	33	30	32
c) Others	1722		0	136	8	203	0	0
IV. Operating expenses	**10739**		**6607**	**9147**	**12862**	**13190**	**2877**	**3548**
a) Payments to and provisions for employees	6278		776	881	9048	8660	2003	2637
b) Rent, taxes and lighting	683		1178	1545	751	1000	258	277
c) Printing and stationery	175		265	493	131	135	38	46
d) Advertisement and publicity	125		358	391	52	82	10	8
e) Depreciation on Bank's property	1780		1324	1896	1193	1218	99	85
f) Directors' fees, allowances and expenses	6		26	24	10	10	10	4
g) Auditors' fees and expenses	13		27	29	26	40	21	19
h) Law charges	31		23	27	110	227	15	5
i) Postage, telegrams, telephones, etc.	190		225	388	211	214	53	51
j) Repairs and maintenance	241		281	443	75	94	19	14
k) Insurance	142		119	159	189	245	124	139
l) Other expenditure	1075		2007	2871	1066	1263	227	262
V. Provisions and contingencies	**4987**		**2075**	**2988**	**629**	**2549**	**595**	**541**
Total expenses@	**37348**		**25519**	**31853**	**43476**	**44120**	**10894**	**12601**
VI. Profit (loss)	**4558**		**3311**	**3482**	**1207**	**3222**	**-539**	**-1339**
Total (III+IV+V+VI)	**46894**		**30905**	**38322**	**45313**	**49891**	**10950**	**11803**

Notes

1. @: Excluding 'Provisions and Contingencies'.
2. Figures in brackets indicate loss.

@: During March 2001, Ban of Madura has been merged with ICICI Bank.

Source: Annual accounts of banks of respective years.

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
OTHER SCHEDULED COMMERCIAL BANKS

	Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank		City Union Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**13955**	**15686**	**28338**	**31298**	**44280**	**54730**	**17587**	**18494**
a) Interest/discount on advances/bills	7312	7940	14317	15396	21558	26214	10675	11321
b) Income on Investments	4750	5441	12008	13525	16823	21975	6419	6726
c) Interest on balances with RBI and other inter-bank funds	1893	2305	1972	2325	1802	2531	416	347
d) Others	0	0	41	52	4097	4010	76	100
II. Other income	**1991**	**2549**	**4223**	**4830**	**8879**	**9809**	**3310**	**2893**
a) Commission, exchange and brokerage	777	742	1032	1254	1430	2530	1264	1310
b) Net Profit (loss) on sale of investments	713	1031	2050	1943	5576	5144	1197	667
c) Net Profit (loss) on revaluation of investments	0	115	-1	363	0	420	0	0
d) Net Profit (loss) on sale of land, building & other assets	1	2	1	1	0	9	-3	-1
e) Net Profit (loss) on exchange transaction	369	394	411	500	814	1071	312	270
f) Miscellaneous income	131	264	730	768	1059	635	539	648
Total (I+II)	**15946**	**18235**	**32561**	**36128**	**53159**	**64539**	**20897**	**21387**
Expenditure & Provisions								
III. Interest expended	**10475**	**10550**	**22029**	**23166**	**36249**	**44515**	**12918**	**13133**
a) Interest on deposits	10080	10114	21119	22481	27388	32819	12544	12739
b) Interest on RBI/inter-bank borrowings	245	291	248	186	4131	3995	217	233
c) Others	150	144	662	499	4730	7701	157	161
IV. Operating expenses	**3434**	**4053**	**7977**	**8095**	**10403**	**14243**	**3073**	**3305**
a) Payments to and provisions for employees	1711	1858	5901	6050	1091	1533	1973	2051
b) Rent, taxes and lighting	610	728	652	678	714	1052	207	230
c) Printing and stationery	49	54	129	137	230	400	71	80
d) Advertisement and publicity	25	33	12	15	275	523	19	38
e) Depreciation on Bank's property	248	443	439	331	4263	6280	253	208
f) Directors' fees, allowances and expenses	11	8	12	12	20	5	4	4
g) Auditors' fees and expenses	10	16	9	12	15	30	4	5
h) Law charges	101	79	9	11	228	280	2	1
i) Postage, telegrams, telephones, etc.	59	62	107	122	283	531	87	99
j) Repairs and maintenance	24	30	35	38	441	860	34	36
k) Insurance	67	81	126	151	146	177	86	139
l) Other expenditure	518	661	547	538	2697	2572	333	413
V. Provisions and contingencies	**1933**	**1882**	**1892**	**3742**	**3073**	**5079**	**2900**	**2819**
Total expenses@	**13909**	**14603**	**30006**	**31261**	**46652**	**58758**	**15992**	**16439**
VI. Profit (loss)	**103**	**1750**	**663**	**1125**	**3433**	**702**	**2006**	**2130**
Total (III+IV+V+VI)	**15946**	**18235**	**32561**	**36128**	**53158**	**64539**	**20897**	**21387**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
OTHER SCHEDULED COMMERCIAL BANKS

	Development Credit Ba		Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurunc	
	2000	2001	2000	2001	2000	2001	2000	2001
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**26321**	**38879**	**16315**	**17705**	**88179**	**91917**	**1644**	**1861**
a) Interest/discount on advances/bills	15261	21210	9369	10146	52899	56143	1171	1228
b) Income on Investments	10246	16589	6060	6980	31834	33611	400	478
c) Interest on balances with RBI and other inter-bank funds	814	1080	876	450	2123	1277	38	102
d) Others	0	0	10	128	1323	886	35	53
II. Other income	**6712**	**4878**	**2469**	**2594**	**13230**	**12510**	**90**	**81**
a) Commission, exchange and brokerage	1707	2014	1055	1317	4819	4549	69	58
b) Net Profit (loss) on sale of investments	2671	1030	1062	744	3401	1981	0	0
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	184	0	0
d) Net Profit (loss) on sale of land, building & other assets	-5	-1	0	0	-8	-10	0	0
e) Net Profit (loss) on exchange transaction	366	304	85	97	1525	1304	0	0
f) Miscellaneous income	1973	1531	268	436	3493	4502	21	23
Total (I+II)	**33033**	**43757**	**18784**	**20299**	**101409**	**104427**	**1734**	**1942**
Expenditure & Provisions								
III. Interest expended	**20675**	**30186**	**12341**	**13733**	**70145**	**68219**	**1284**	**1494**
a) Interest on deposits	18911	27394	11835	12863	62853	61339	1243	1483
b) Interest on RBI/inter-bank borrowings	1418	1924	77	242	1377	2037	41	10
c) Others	347	868	428	628	5915	4843	0	0
IV. Operating expenses	**6060**	**7169**	**3432**	**4861**	**17715**	**17504**	**329**	**375**
a) Payments to and provisions for employees	2621	2767	2246	2765	11812	11090	196	214
b) Rent, taxes and lighting	473	584	447	475	1400	1530	17	23
c) Printing and stationery	119	136	77	89	200	225	11	10
d) Advertisement and publicity	80	133	28	53	58	151	1	1
e) Depreciation on Bank's property	1469	1479	201	244	1750	1804	49	67
f) Directors' fees, allowances and expenses	17	17	4	9	15	15	1	1
g) Auditors' fees and expenses	31	35	7	10	64	83	1	1
h) Law charges	23	33	1	19	34	61	4	4
i) Postage, telegrams, telephones, etc.	123	131	57	79	53	86	13	12
j) Repairs and maintenance	141	213	42	55	179	246	1	2
k) Insurance	102	183	59	72	294	341	7	9
l) Other expenditure	863	1458	263	992	1855	1874	31	33
V. Provisions and contingencies	**3402**	**3400**	**1883**	**1028**	**8911**	**12601**	**100**	**35**
Total expenses@	**26735**	**37354**	**15772**	**18594**	**87860**	**85723**	**1613**	**1869**
VI. Profit (loss)	**2896**	**3003**	**1128**	**677**	**4639**	**6104**	**21**	**38**
Total (III+IV+V+VI)	**33033**	**43757**	**18784**	**20299**	**101409**	**104427**	**1734**	**1942**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
OTHER SCHEDULED COMMERCIAL BANKS

	Global Trust Bank		HDFC Bank		ICICI Bank*		IDBI Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**64641**	**89750**	**67987**	**125946**	**85287**	**124213**	**42378**	**53910**
a) Interest/discount on advances/bills	38010	49019	26700	49317	34791	57091	17293	20672
b) Income on Investments	24719	37711	36678	63559	40971	55573	23548	31699
c) Interest on balances with RBI and other inter-bank funds	1311	2119	4563	13058	9462	10867	1450	1452
d) Others	601	901	46	12	64	683	87	87
II. Other income	**23270**	**16444**	**12535**	**18553**	**19405**	**22001**	**5514**	**6958**
a) Commission, exchange and brokerage	3635	4209	8319	13411	6708	13953	3206	4272
b) Net Profit (loss) on sale of investments	5951	2720	2127	1150	10114	1921	1256	1135
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	1377	0	54
d) Net Profit (loss) on sale of land, building & other assets	-36	-21	-10	-60	-13	-13	-61	-19
e) Net Profit (loss) on exchange transaction	2113	2426	2091	3985	2239	4161	657	837
f) Miscellaneous income	11608	7110	8	67	358	601	457	678
Total (I+II)	**87912**	**106194**	**80522**	**144499**	**104692**	**146214**	**47892**	**60868**
Expenditure & Provisions								
III. Interest expended	**50719**	**69717**	**37428**	**75375**	**66695**	**83767**	**33261**	**43750**
a) Interest on deposits	44371	63352	28659	63903	58050	72544	27271	40038
b) Interest on RBI/inter-bank borrowings	2568	1736	6464	9476	2355	3205	4825	1748
c) Others	3780	4629	2305	1996	6289	8018	1166	1965
IV. Operating expenses	**12390**	**16400**	**17139**	**30959**	**15331**	**33429**	**6267**	**10256**
a) Payments to and provisions for employees	1813	3045	4853	7800	3637	5171	1408	2263
b) Rent, taxes and lighting	1391	1871	2219	4341	1801	3648	1495	1807
c) Printing and stationery	406	523	1025	1724	823	2417	227	373
d) Advertisement and publicity	551	1219	1137	2545	388	1433	262	354
e) Depreciation on Bank's property	4188	4603	2646	5394	2479	3642	829	1881
f) Directors' fees, allowances and expenses	2	14	82	-74	7	18	3	6
g) Auditors' fees and expenses	23	33	29	21	14	29	11	13
h) Law charges	19	51	41	21	50	54	12	19
i) Postage, telegrams, telephones, etc.	413	875	1505	3082	687	2084	414	626
j) Repairs and maintenance	458	630	1361	2417	1009	2711	364	687
k) Insurance	321	500	295	623	369	637	252	390
l) Other expenditure	2804	3036	1946	3065	4066	11584	989	1838
V. Provisions and contingencies	**13941**	**12044**	**13951**	**17153**	**12137**	**12908**	**2265**	**4926**
Total expenses@	**63109**	**86117**	**54567**	**106334**	**82026**	**117197**	**39528**	**54006**
VI. Profit (loss)	**10862**	**8033**	**12004**	**21012**	**10530**	**16110**	**6099**	**1936**
Total (III+IV+V+VI)	**87912**	**106194**	**80522**	**144499**	**104692**	**146214**	**47893**	**60868**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
OTHER SCHEDULED COMMERCIAL BANKS

	IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	**63740**	**72872**	**88461**	**107650**	**57804**	**65389**	**41803**	**46119**
a) Interest/discount on advances/bills	32458	37229	38068	43545	30153	34659	23317	26681
b) Income on Investments	28406	32659	44091	56787	24301	25936	15247	16827
c) Interest on balances with RBI and other inter-bank funds	2876	2984	6302	7318	3217	4141	2920	2583
d) Others	1	0	0	0	131	653	320	28
II. Other income	**14482**	**11655**	**10512**	**8078**	**7225**	**8948**	**5780**	**5386**
a) Commission, exchange and brokerage	3281	3306	1981	2195	3998	4312	4387	4611
b) Net Profit (loss) on sale of investments	6579	2461	6066	1952	1617	3032	11	-581
c) Net Profit (loss) on revaluation of investments	0	757	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	-34	36	0	0	10	12	0	1
e) Net Profit (loss) on exchange transaction	1040	1283	79	375	989	942	602	791
f) Miscellaneous income	3616	3813	2385	3555	611	651	780	564
Total (I+II)	**78223**	**84527**	**98972**	**115728**	**65029**	**74337**	**47583**	**51505**
Expenditure & Provisions								
III. Interest expended	**50112**	**56946**	**59822**	**71961**	**46383**	**50189**	**28100**	**30574**
a) Interest on deposits	44642	50759	57268	71328	44659	48990	25603	28220
b) Interest on RBI/inter-bank borrowings	2945	2608	2554	381	886	703	817	904
c) Others	2525	3579	0	252	837	496	1679	1450
IV. Operating expenses	**9024**	**10307**	**15942**	**16487**	**10565**	**10541**	**8573**	**9876**
a) Payments to and provisions for employees	1197	1340	8984	9583	7528	7177	5392	4943
b) Rent, taxes and lighting	1810	1866	1055	1245	742	859	446	510
c) Printing and stationery	188	225	170	342	143	146	140	171
d) Advertisement and publicity	66	114	272	325	33	46	129	183
e) Depreciation on Bank's property	2171	2790	1082	1698	808	890	1248	931
f) Directors' fees, allowances and expenses	17	22	9	18	10	15	13	26
g) Auditors' fees and expenses	34	35	85	104	24	26	14	17
h) Law charges	147	188	20	16	7	8	4	6
i) Postage, telegrams, telephones, etc.	735	632	226	197	105	124	331	403
j) Repairs and maintenance	398	458	107	133	173	124	125	133
k) Insurance	283	347	334	405	265	278	150	161
l) Other expenditure	1978	2290	3598	2422	728	849	581	2392
V. Provisions and contingencies	**13477**	**13220**	**11191**	**10523**	**2255**	**9066**	**3796**	**3850**
Total expenses@	**59137**	**67253**	**75764**	**88448**	**56948**	**60730**	**36673**	**40450**
VI. Profit (loss)	**5609**	**4054**	**12017**	**16756**	**5826**	**4541**	**7114**	**7205**
Total (III+IV+V+VI)	**78223**	**84527**	**98972**	**115728**	**65029**	**74337**	**47583**	**51505**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
OTHER SCHEDULED COMMERCIAL BANKS

	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	**22246**	**25110**	**9724**	**12344**	**4797**	**5646**	**17290**	**17723**
a) Interest/discount on advances/bills	13732	16896	5844	7566	1285	1450	9881	9800
b) Income on Investments	7359	7420	3749	4519	2350	3060	7112	7488
c) Interest on balances with RBI and other inter-bank funds	789	564	132	140	1154	1130	228	401
d) Others	365	229	0	119	8	6	69	33
II. Other income	**5971**	**5884**	**1893**	**2104**	**268**	**241**	**2494**	**2895**
a) Commission, exchange and brokerage	2762	3206	576	1058	170	158	1021	1104
b) Net Profit (loss) on sale of investments	1424	-195	962	558	8	3	553	822
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	50	-4	0	5	0	0	1	4
e) Net Profit (loss) on exchange transaction	360	414	0	0	0	0	487	506
f) Miscellaneous income	1375	2462	354	483	89	80	431	460
Total (I+II)	**28217**	**30993**	**11617**	**14448**	**5065**	**5888**	**19784**	**20618**
Expenditure & Provisions								
III. Interest expended	**16253**	**18454**	**8266**	**10315**	**2870**	**3432**	**12508**	**15746**
a) Interest on deposits	15201	17204	7569	9568	2869	3430	11838	15041
b) Interest on RBI/inter-bank borrowings	965	988	4	252	0	2	187	173
c) Others	86	262	693	496	0	0	483	534
IV. Operating expenses	**6420**	**6532**	**1893**	**2614**	**1345**	**1481**	**4654**	**4807**
a) Payments to and provisions for employees	3852	3819	1068	1381	1004	1071	2921	3187
b) Rent, taxes and lighting	690	521	274	366	104	114	327	437
c) Printing and stationery	98	118	18	44	23	18	61	61
d) Advertisement and publicity	38	71	13	137	4	5	48	56
e) Depreciation on Bank's property	512	556	173	155	23	34	144	239
f) Directors' fees, allowances and expenses	10	19	6	10	2	4	11	9
g) Auditors' fees and expenses	10	13	3	4	3	4	7	14
h) Law charges	4	3	0	7	5	11	6	10
i) Postage, telegrams, telephones, etc.	207	233	46	70	32	34	54	59
j) Repairs and maintenance	21	23	4	13	9	9	2	2
k) Insurance	97	118	38	51	20	26	57	72
l) Other expenditure	881	1036	250	376	116	152	1015	661
V. Provisions and contingencies	**2909**	**3333**	**821**	**1018**	**419**	**470**	**1160**	**6844**
Total expenses@	**22673**	**24986**	**10159**	**12930**	**4215**	**4913**	**17161**	**20553**
VI. Profit (loss)	**2636**	**2674**	**637**	**501**	**431**	**505**	**1463**	**-6780**
Total (III+IV+V+VI)	**28217**	**30993**	**11617**	**14448**	**5065**	**5888**	**19784**	**20617**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
OTHER SCHEDULED COMMERCIAL BANKS

	Ratnakar Ban		Sangli Bank		SBI Commercial & Intl.		South Indian Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	**4941**	**6065**	**12453**	**14784**	**6649**	**6419**	**46894**	**54041**
a) Interest/discount on advances/bills	2621	3090	4658	4900	3489	3094	26362	30325
b) Income on Investments	2084	2655	5818	8193	2441	2280	18766	21767
c) Interest on balances with RBI and other inter-bank funds	224	311	1913	1175	681	1045	1765	1949
d) Others	11	8	65	516	37	0	0	0
II. Other income	**817**	**903**	**2032**	**1392**	**1653**	**988**	**7456**	**7253**
a) Commission, exchange and brokerage	173	191	776	689	437	306	1973	2381
b) Net Profit (loss) on sale of investments	548	479	849	334	133	107	3333	2527
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	295	0	0
d) Net Profit (loss) on sale of land, building & other assets	1	0	1	0	2	1	5	5
e) Net Profit (loss) on exchange transaction	0	0	179	158	314	196	848	818
f) Miscellaneous income	96	233	227	212	768	84	1296	1522
Total (I+II)	**5758**	**6968**	**14485**	**16176**	**8302**	**7407**	**54349**	**61294**
Expenditure & Provisions								
III. Interest expended	**3535**	**4234**	**8619**	**9681**	**5246**	**5650**	**35072**	**39094**
a) Interest on deposits	3287	3977	8596	9318	4463	4827	33186	36954
b) Interest on RBI/inter-bank borrowings	123	116	8	348	613	458	567	587
c) Others	125	141	15	15	171	365	1319	1553
IV. Operating expenses	**1494**	**1694**	**4168**	**4739**	**803**	**914**	**11250**	**11503**
a) Payments to and provisions for employees	986	968	3199	3776	260	302	8633	8527
b) Rent, taxes and lighting	196	217	322	359	130	144	806	951
c) Printing and stationery	25	23	33	37	21	17	178	160
d) Advertisement and publicity	7	5	5	7	4	3	37	86
e) Depreciation on Bank's property	130	322	88	93	119	144	313	324
f) Directors' fees, allowances and expenses	2	4	1	1	4	4	4	5
g) Auditors' fees and expenses	5	6	6	6	3	3	29	37
h) Law charges	6	9	15	5	25	42	7	7
i) Postage, telegrams, telephones, etc.	28	28	52	58	-1	7	221	257
j) Repairs and maintenance	16	12	62	45	24	23	72	96
k) Insurance	22	29	58	63	51	48	229	242
l) Other expenditure	71	71	326	290	163	177	721	810
V. Provisions and contingencies	**381**	**638**	**1198**	**1133**	**1050**	**5043**	**5438**	**6547**
Total expenses@	**5028**	**5928**	**12787**	**14420**	**6049**	**6564**	**46322**	**50597**
VI. Profit (loss)	**349**	**402**	**499**	**622**	**1203**	**-4200**	**2589**	**4150**
Total (III+IV+V+VI)	**5758**	**6968**	**14485**	**16176**	**8302**	**7407**	**54349**	**61294**

TABLE 54: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 1999-2000 AND 2000-2001
OTHER SCHEDULED COMMERCIAL BANKS

	Tamilnad Mercantile B		United Western Ban		UTI Bank		Vysya Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest Earned	**31182**	**37562**	**41948**	**47273**	**48326**	**88963**	**79382**	**88929**
a) Interest/discount on advances/bills	15000	17955	25111	26293	29665	47361	38408	45628
b) Income on Investments	15220	18652	14610	18052	15702	37389	28624	32034
c) Interest on balances with RBI and other inter-bank funds	806	766	2227	2518	2508	4041	9801	10725
d) Others	156	190	0	410	450	172	2550	543
II. Other income	**4997**	**5115**	**12125**	**4628**	**9117**	**16300**	**18674**	**12385**
a) Commission, exchange and brokerage	2972	3237	2908	2767	4473	8625	6731	7927
b) Net Profit (loss) on sale of investments	99	-62	6157	75	3971	6378	6673	1513
c) Net Profit (loss) on revaluation of investments	0	0	0	-697	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	4	2	0	1	-23	-8	-1	-3
e) Net Profit (loss) on exchange transaction	533	664	619	607	465	521	2567	949
f) Miscellaneous income	1390	1275	2442	1875	231	783	2704	1999
Total (I+II)	**36179**	**42677**	**54074**	**51900**	**57443**	**105263**	**98056**	**101314**
Expenditure & Provisions								
III. Interest expended	**22336**	**25484**	**30463**	**36315**	**39286**	**79136**	**68315**	**71598**
a) Interest on deposits	21335	24246	28116	33995	33990	70374	65096	66336
b) Interest on RBI/inter-bank borrowings	100	141	1294	1058	2439	3345	2401	4089
c) Others	902	1096	1052	1262	2857	5418	819	1174
IV. Operating expenses	**6581**	**6982**	**9343**	**9383**	**6540**	**12876**	**17679**	**18279**
a) Payments to and provisions for employees	4052	4264	6628	6281	1543	2852	9730	10378
b) Rent, taxes and lighting	524	658	610	676	1490	2640	1710	1940
c) Printing and stationery	189	218	180	212	214	436	482	459
d) Advertisement and publicity	81	82	38	64	47	557	73	134
e) Depreciation on Bank's property	452	398	644	808	1147	2173	2022	1355
f) Directors' fees, allowances and expenses	10	9	7	9	4	15	31	50
g) Auditors' fees and expenses	16	20	34	35	21	21	42	51
h) Law charges	19	22	32	82	43	184	41	71
i) Postage, telegrams, telephones, etc.	114	92	114	118	208	838	467	545
j) Repairs and maintenance	245	225	86	96	605	1017	565	759
k) Insurance	133	152	165	190	223	414	349	381
l) Other expenditure	747	840	805	811	995	1730	2167	2156
V. Provisions and contingencies	**3199**	**5172**	**8697**	**5898**	**6524**	**4638**	**7632**	**7581**
Total expenses@	**28917**	**32465**	**39806**	**45698**	**45826**	**92013**	**85994**	**89878**
VI. Profit (loss)	**4063**	**5040**	**5570**	**304**	**5093**	**8612**	**4431**	**3855**
Total (III+IV+V+VI)	**36179**	**42677**	**54074**	**51900**	**57443**	**105263**	**98056**	**101314**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

(Amount in Rs. lakh)

Items	Adhiyaman Gramin Bank 2000	Adhiyaman Gramin Bank 2001	Akola Gramin Bank 2000	Akola Gramin Bank 2001	Alaknanda Gramin Bank 2000	Alaknanda Gramin Bank 2001	Aligarh Gramin Bank 2000	Aligarh Gramin Bank 2001	Allahabad Kshetriya Gramin Bank 2000	Allahabad Kshetriya Gramin Bank 2001	Alwar Bharatpur Gramin Bank 2000	Alwar Bharatpur Gramin Bank 2001
For the year ended March 31												
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Income												
I. Interest Earned	**623**	**758**	**508**	**733**	**834**	**1031**	**4512**	**4920**	**2637**	**3057**	**1592**	**2096**
a) Interest/discount on advances/bills	362	436	330	494	149	210	1613	1780	584	659	747	1103
b) Income on Investments	84	120	0	0	130	167	1508	1284	601	527	402	678
c) Interest on balances with RBI and other inter-bank funds	177	202	178	238	555	654	1391	1856	1452	1863	443	315
d) Others	0	1	0	0	0	0	0	0	0	9	0	0
II. Other income	**60**	**43**	**146**	**141**	**20**	**33**	**123**	**121**	**122**	**144**	**109**	**193**
a) Commission, exchange and brokerage	21	17	51	61	11	15	46	39	6	28	22	44
b) Other miscellaneous income	40	27	95	80	9	18	77	83	116	117	87	149
Total (I+II)	**683**	**801**	**655**	**873**	**853**	**1063**	**4635**	**5042**	**2759**	**3201**	**1701**	**2289**
Expenditure & Provisions												
III. Interest expended	**329**	**408**	**348**	**430**	**513**	**681**	**2688**	**2958**	**1730**	**1993**	**1047**	**1297**
a) Interest on deposits	265	312	270	324	472	643	2374	2710	1672	1929	916	1082
b) Interest on RBI/inter-bank borrowings	65	96	0	0	41	38	314	248	58	64	132	215
c) Others	0	0	78	105	0	0	0	0	0	0	0	0
IV. Operating expenses	**161**	**175**	**259**	**267**	**216**	**243**	**708**	**746**	**705**	**729**	**546**	**580**
a) Payments to and provisions for employees	128	148	233	238	181	201	629	671	531	640	492	500
b) Rent, taxes and lighting	5	6	8	8	5	6	19	21	15	16	12	15
c) Printing and stationery	3	4	3	3	3	3	7	4	7	8	5	6
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	3	4	2	2	2	1	5	4	4	5	5	9
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	1	1	2	3	2	2	1	3
h) Law charges	0	0	0	0	0	0	1	2	0	1	0	0
i) Postage, telegrams, telephones, etc.	4	1	1	1	2	2	7	8	1	2	4	6
j) Repairs and maintenance	2	2	0	0	1	1	0	1	0	0	2	4
k) Insurance	1	1	3	4	2	4	1	2	14	16	7	9
l) Other expenditure	14	8	9	9	19	22	37	31	130	39	16	28
V. Provisions and contingencies	**24**	**32**	**0**	**44**	**8**	**0**	**372**	**168**	**59**	**74**	**0**	**0**
Total expenses*	**491**	**583**	**607**	**697**	**728**	**924**	**3396**	**3705**	**2435**	**2722**	**1593**	**1877**
VI. Profit /loss	**169**	**187**	**47**	**133**	**117**	**139**	**866**	**1169**	**265**	**405**	**108**	**413**
Total (III+IV+V+VI)	**683**	**801**	**655**	**873**	**853**	**1063**	**4635**	**5042**	**2759**	**3201**	**1701**	**2289**

*: Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Ambala Kurukshetra Gramin Bank		Aravali Kshetriya Gramin Bank		Arunachal Pradesh Rural Bank		Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income												
I. Interest Earned	**1278**	**1372**	**992**	**1067**	**439**	**444**	**1441**	**2074**	**4357**	**5164**	**1647**	**2266**
a) Interest/discount on advances/bills	674	729	480	526	381	403	808	1136	803	987	620	946
b) Income on Investments	292	259	149	94	51	35	618	836	3523	4122	495	520
c) Interest on balances with RBI and other inter-bank funds	313	385	286	362	6	6	14	102	31	55	532	800
d) Others	0	0	78	85	0	0	0	0	0	0	0	0
II. Other income	**34**	**50**	**48**	**60**	**22**	**22**	**274**	**74**	**58**	**82**	**19**	**52**
a) Commission, exchange and brokerage	6	6	16	21	9	10	106	57	16	21	7	10
b) Other miscellaneous income	29	44	31	39	13	12	168	16	43	61	12	42
Total (I+II)	**1313**	**1422**	**1040**	**1127**	**461**	**467**	**1715**	**2148**	**4415**	**5246**	**1666**	**2318**
Expenditure & Provisions												
III. Interest expended	**820**	**867**	**905**	**966**	**218**	**266**	**767**	**1112**	**2663**	**3022**	**1293**	**1565**
a) Interest on deposits	670	715	776	849	169	211	540	785	2527	2895	1144	1368
b) Interest on RBI/inter-bank borrowings	150	151	130	117	49	56	227	327	137	127	149	197
c) Others	0	0	0	0	0	0	0	0	0	0	0	0
IV. Operating expenses	**245**	**336**	**399**	**527**	**119**	**125**	**415**	**496**	**846**	**1093**	**616**	**649**
a) Payments to and provisions for employees	205	274	347	474	90	92	322	367	767	945	572	597
b) Rent, taxes and lighting	8	8	10	11	6	8	14	18	23	27	12	12
c) Printing and stationery	2	3	5	5	3	4	8	18	13	24	4	2
d) Advertisement and publicity	0	0	0	0	0	0	4	7	0	0	0	0
e) Depreciation on Bank's property	3	5	4	3	1	2	17	30	12	45	2	0
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	2	1	1	1	2	2	3	3	2	3
h) Law charges	1	2	3	1	0	0	0	0	1	1	4	0
i) Postage, telegrams, telephones, etc.	3	3	4	4	1	1	5	6	1	3	1	3
j) Repairs and maintenance	0	1	2	1	1	0	2	2	4	5	1	1
k) Insurance	1	11	6	6	3	5	4	5	11	22	9	11
l) Other expenditure	21	28	16	19	12	12	37	40	13	17	9	19
V. Provisions and contingencies	**71**	**40**	**65**	**107**	**69**	**255**	**0**	**64**	**179**	**99**	**-78**	**1**
Total expenses*	**1065**	**1202**	**1305**	**1493**	**337**	**391**	**1182**	**1608**	**3510**	**4114**	**1909**	**2214**
VI. Profit /loss	**176**	**180**	**-330**	**-473**	**55**	**-179**	**533**	**476**	**726**	**1033**	**-165**	**103**
Total (III+IV+V+VI)	**1313**	**1422**	**1040**	**1127**	**461**	**467**	**1715**	**2148**	**4415**	**5246**	**1666**	**2318**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank		Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)
Income												
I. Interest Earned	**373**	**476**	**2823**	**3136**	**1683**	**2125**	**2684**	**2951**	**3391**	**3799**	**1988**	**2278**
a) Interest/discount on advances/bills	207	220	516	494	693	943	501	588	668	802	700	830
b) Income on Investments	0	3	2281	2625	619	872	1517	1591	892	769	1273	1425
c) Interest on balances with RBI and other inter-bank funds	166	253	0	0	356	308	629	734	1832	2228	16	22
d) Others	0	0	26	17	15	2	37	38	0	0	0	0
II. Other income	**30**	**23**	**112**	**125**	**101**	**98**	**31**	**79**	**204**	**221**	**90**	**87**
a) Commission, exchange and brokerage	5	6	36	37	10	16	21	27	37	26	17	24
b) Other miscellaneous income	25	16	77	89	90	82	10	52	168	195	73	64
Total (I+II)	**404**	**499**	**2935**	**3261**	**1783**	**2223**	**2715**	**3031**	**3596**	**4020**	**2078**	**2365**
Expenditure & Provisions												
III. Interest expended	**693**	**882**	**1835**	**2033**	**1215**	**1527**	**1629**	**1771**	**2672**	**3040**	**1027**	**1148**
a) Interest on deposits	577	865	1704	1894	1053	1296	1520	1666	2590	2953	886	988
b) Interest on RBI/inter-bank borrowings	10	1	3	2	162	231	109	105	82	86	0	8
c) Others	106	16	128	137	0	0	0	0	0	0	141	151
IV. Operating expenses	**464**	**464**	**567**	**617**	**532**	**515**	**654**	**763**	**666**	**721**	**547**	**646**
a) Payments to and provisions for employees	420	418	517	567	400	446	604	705	600	648	486	576
b) Rent, taxes and lighting	10	11	9	9	8	10	11	11	16	19	15	16
c) Printing and stationery	3	4	4	4	5	6	6	6	8	8	6	7
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	1	2	2	2	4	4	3	3	3	3	3	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	2	2	2	2	2	2	2	2	1	2
h) Law charges	0	0	0	0	1	1	0	0	0	0	1	1
i) Postage, telegrams, telephones, etc.	2	2	2	3	3	4	3	2	3	3	3	3
j) Repairs and maintenance	0	0	0	0	4	3	1	1	1	1	7	8
k) Insurance	11	7	10	12	0	1	0	2	6	15	10	11
l) Other expenditure	15	20	21	18	105	39	24	31	25	23	15	21
V. Provisions and contingencies	**80**	**79**	**0**	**0**	**0**	**0**	**-34**	**-10**	**157**	**191**	**0**	**60**
Total expenses*	**1157**	**1346**	**2402**	**2650**	**1747**	**2042**	**2283**	**2535**	**3338**	**3761**	**1574**	**1794**
VI. Profit /loss	**-834**	**-926**	**534**	**611**	**37**	**182**	**467**	**506**	**100**	**68**	**504**	**511**
Total (III+IV+V+VI)	**404**	**499**	**2936**	**3261**	**1783**	**2223**	**2715**	**3031**	**3596**	**4020**	**2078**	**2365**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Bastar Kshetriya Gramin Bank		Basti Gramin Bank		Begusarai Kshetriya Gramin Bank		Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income												
I. Interest Earned	**522**	**596**	**3376**	**3679**	**485**	**608**	**613**	**1327**	**4307**	**4552**	**814**	**924**
a) Interest/discount on advances/bills	172	205	518	600	66	80	184	168	666	761	384	468
b) Income on Investments	10	10	2805	3021	416	526	425	1154	3636	3787	99	134
c) Interest on balances with RBI and other inter-bank funds	340	381	53	58	3	2	0	5	5	4	331	322
d) Others	0	0	0	0	0	0	4	0	0	0	0	0
II. Other income	**8**	**36**	**44**	**56**	**26**	**70**	**14**	**61**	**147**	**247**	**46**	**36**
a) Commission, exchange and brokerage	8	14	41	52	3	13	8	6	146	246	1	5
b) Other miscellaneous income	0	22	3	5	23	57	6	55	1	0	45	32
Total (I+II)	**530**	**632**	**3420**	**3736**	**510**	**678**	**627**	**1388**	**4454**	**4799**	**860**	**960**
Expenditure & Provisions												
III. Interest expended	**561**	**644**	**1523**	**1986**	**289**	**332**	**512**	**1152**	**1806**	**1969**	**593**	**685**
a) Interest on deposits	538	624	1380	1855	277	323	486	544	1645	1804	538	615
b) Interest on RBI/inter-bank borrowings	23	21	142	131	12	9	26	603	161	165	56	71
c) Others	0	0	1	0	0	0	0	4	0	0	0	0
IV. Operating expenses	**406**	**424**	**614**	**663**	**99**	**131**	**139**	**145**	**802**	**866**	**266**	**283**
a) Payments to and provisions for employees	381	393	544	581	86	116	114	114	713	764	235	242
b) Rent, taxes and lighting	6	6	11	14	3	4	8	7	21	26	8	9
c) Printing and stationery	4	4	7	8	2	1	2	2	9	11	3	6
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	1	1	3	5	2	2	3	2	7	7	3	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	2	0	0	1	1	2	2	1	1
h) Law charges	1	0	2	2	0	0	0	0	2	2	0	0
i) Postage, telegrams, telephones, etc.	1	2	3	3	1	1	1	1	3	4	1	1
j) Repairs and maintenance	1	1	2	2	1	0	0	0	3	4	0	0
k) Insurance	12	14	6	11	2	3	4	5	16	18	0	5
l) Other expenditure	2	2	35	34	2	2	6	13	26	28	14	15
V. Provisions and contingencies	**8**	**0**	**18**	**46**	**75**	**0**	**97**	**8**	**224**	**33**	**0**	**16**
Total expenses*	**967**	**1069**	**2136**	**2649**	**388**	**463**	**651**	**1297**	**2608**	**2836**	**858**	**968**
VI. Profit /loss	**-446**	**-437**	**1265**	**1041**	**47**	**216**	**-121**	**83**	**1622**	**1930**	**2**	**-24**
Total (III+IV+V+VI)	**530**	**632**	**3420**	**3736**	**510**	**678**	**627**	**1388**	**4454**	**4799**	**860**	**960**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Kshetriya Gramin Bank		Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
Income												
I. Interest Earned	**1510**	**1698**	**4572**	**5614**	**3284**	**3919**	**378**	**454**	**2396**	**2591**	**1353**	**1913**
a) Interest/discount on advances/bills	744	876	877	1003	1926	2467	210	282	657	555	567	860
b) Income on Investments	218	201	2366	3265	516	548	166	171	288	170	51	118
c) Interest on balances with RBI and other inter-bank funds	549	621	1329	1346	841	904	1	1	1450	1866	735	935
d) Others	0	0	0	0	0	0	0	0	0	0	0	0
II. Other income	**68**	**78**	**529**	**530**	**151**	**216**	**29**	**28**	**203**	**55**	**38**	**371**
a) Commission, exchange and brokerage	35	35	9	11	20	37	14	13	189	44	38	45
b) Other miscellaneous income	33	43	521	519	131	178	15	15	14	11	0	326
Total (I+II)	**1579**	**1777**	**5101**	**6144**	**3435**	**4135**	**406**	**482**	**2599**	**2646**	**1391**	**2284**
Expenditure & Provisions												
III. Interest expended	**986**	**1071**	**3397**	**3685**	**1827**	**2157**	**281**	**340**	**1608**	**1833**	**1609**	**1858**
a) Interest on deposits	850	912	3227	3486	1458	1759	217	268	1501	1726	1394	1627
b) Interest on RBI/inter-bank borrowings	136	159	170	199	67	67	1	2	107	107	215	231
c) Others	0	0	0	0	301	331	62	69	0	0	0	0
IV. Operating expenses	**284**	**413**	**1273**	**1329**	**638**	**789**	**117**	**126**	**865**	**903**	**1124**	**1135**
a) Payments to and provisions for employees	234	360	1165	1197	543	676	98	110	788	823	1058	1044
b) Rent, taxes and lighting	11	12	16	20	10	12	3	3	17	18	26	27
c) Printing and stationery	5	5	11	20	9	11	1	1	10	9	7	10
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	4	5	8	11	12	17	2	2	2	2	5	5
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	2	2	5	3	3	0	1	2	2	3	3
h) Law charges	1	1	1	1	0	2	0	0	1	1	0	0
i) Postage, telegrams, telephones, etc.	5	5	10	9	8	8	1	1	6	5	7	5
j) Repairs and maintenance	4	4	3	3	1	1	0	0	1	1	2	2
k) Insurance	6	7	23	27	0	0	2	2	10	5	8	10
l) Other expenditure	12	11	35	36	51	60	8	5	29	37	7	29
V. Provisions and contingencies	**37**	**74**	**0**	**112**	**68**	**1**	**5**	**6**	**107**	**141**	**65**	**0**
Total expenses*	**1271**	**1485**	**4670**	**5015**	**2464**	**2940**	**398**	**465**	**2473**	**2735**	**2732**	**2993**
VI. Profit /loss	**271**	**218**	**431**	**1018**	**902**	**1188**	**4**	**11**	**19**	**-231**	**-1405**	**-708**
Total (III+IV+V+VI)	**1579**	**1777**	**5101**	**6144**	**3435**	**4135**	**406**	**482**	**2599**	**2646**	**1391**	**2284**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
Income												
I. Interest Earned	**544**	**621**	**1900**	**2362**	**1407**	**1588**	**900**	**1105**	**2655**	**2853**	**1520**	**1859**
a) Interest/discount on advances/bills	401	454	424	589	752	822	215	284	1682	1807	931	1163
b) Income on Investments	28	29	109	67	138	187	573	435	398	439	140	226
c) Interest on balances with RBI and other inter-bank funds	115	138	1366	1706	517	579	112	110	576	606	449	470
d) Others	0	0	0	0	0	0	0	276	0	0	0	0
II. Other income	**29**	**37**	**28**	**45**	**54**	**48**	**59**	**53**	**188**	**299**	**132**	**113**
a) Commission, exchange and brokerage	23	31	25	42	11	11	23	28	171	168	41	48
b) Other miscellaneous income	7	6	3	3	44	36	36	25	17	131	91	65
Total (I+II)	**573**	**658**	**1928**	**2407**	**1461**	**1635**	**960**	**1159**	**2843**	**3151**	**1652**	**1972**
Expenditure & Provisions												
III. Interest expended	**274**	**328**	**1300**	**1530**	**1010**	**1140**	**588**	**683**	**1799**	**2042**	**1001**	**1272**
a) Interest on deposits	159	261	1245	1469	800	939	561	656	1468	1724	842	1064
b) Interest on RBI/inter-bank borrowings	47	0	54	61	8	10	27	26	331	317	42	65
c) Others	67	66	0	0	202	191	0	1	0	0	118	143
IV. Operating expenses	**162**	**137**	**570**	**626**	**375**	**392**	**239**	**284**	**805**	**817**	**424**	**461**
a) Payments to and provisions for employees	97	103	528	577	334	349	201	219	722	729	310	383
b) Rent, taxes and lighting	7	8	10	10	9	10	9	10	16	19	12	14
c) Printing and stationery	2	3	6	6	4	4	4	5	10	11	6	8
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	4	5	2	2	3	2	2	2	5	6	5	7
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	2	2	2	1	1	3	3	1	1
h) Law charges	0	0	0	1	0	0	0	0	1	0	1	0
i) Postage, telegrams, telephones, etc.	2	2	2	1	3	3	2	2	11	10	4	5
j) Repairs and maintenance	0	1	1	1	1	1	1	1	1	2	2	3
k) Insurance	2	2	8	9	5	6	0	0	1	1	7	8
l) Other expenditure	47	12	12	17	14	15	19	43	36	35	76	31
V. Provisions and contingencies	**20**	**70**	**0**	**0**	**26**	**26**	**0**	**0**	**37**	**95**	**0**	**73**
Total expenses*	**435**	**464**	**1870**	**2156**	**1386**	**1532**	**827**	**967**	**2605**	**2858**	**1425**	**1733**
VI. Profit /loss	**118**	**125**	**58**	**250**	**49**	**77**	**133**	**192**	**202**	**197**	**226**	**166**
Total (III+IV+V+VI)	**573**	**658**	**1928**	**2407**	**1461**	**1635**	**960**	**1159**	**2843**	**3151**	**1652**	**1972**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)	(81)	(82)	(83)	(84)
Income												
I. Interest Earned	**1075**	**1346**	**1321**	**1833**	**1027**	**1239**	**1500**	**1628**	**1028**	**1206**	**1298**	**1338**
a) Interest/discount on advances/bills	529	617	392	710	401	471	344	425	425	503	884	895
b) Income on Investments	44	98	3	18	246	317	323	403	538	70	131	123
c) Interest on balances with RBI and other inter-bank funds	502	631	926	1105	380	452	833	800	65	633	283	320
d) Others	0	0	0	0	0	0	0	0	0	0	0	0
II. Other income	**53**	**53**	**240**	**174**	**89**	**47**	**52**	**68**	**62**	**47**	**60**	**61**
a) Commission, exchange and brokerage	32	34	8	12	14	16	52	67	47	38	14	13
b) Other miscellaneous income	20	19	231	162	75	31	0	1	15	9	47	48
Total (I+II)	**1127**	**1399**	**1561**	**2007**	**1116**	**1287**	**1551**	**1696**	**1090**	**1253**	**1358**	**1399**
Expenditure & Provisions												
III. Interest expended	**841**	**990**	**1286**	**1590**	**711**	**816**	**860**	**938**	**705**	**793**	**732**	**794**
a) Interest on deposits	755	886	1236	1486	661	775	779	867	686	771	566	621
b) Interest on RBI/inter-bank borrowings	86	104	0	0	0	10	82	71	19	22	166	172
c) Others	0	0	50	103	50	31	0	0	0	0	0	0
IV. Operating expenses	**227**	**251**	**858**	**900**	**360**	**398**	**468**	**483**	**350**	**371**	**276**	**336**
a) Payments to and provisions for employees	187	203	812	849	281	300	424	433	308	325	245	302
b) Rent, taxes and lighting	8	11	11	14	8	9	10	10	10	11	6	7
c) Printing and stationery	3	3	4	5	4	4	5	7	5	6	6	5
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	5	6	2	2	2	2	3	5	3	4	5	5
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	2	2	1	1	2	2	1	2	1	2
h) Law charges	0	0	0	0	0	1	1	1	0	0	0	1
i) Postage, telegrams, telephones, etc.	1	2	1	2	0	1	5	5	3	3	4	5
j) Repairs and maintenance	1	1	0	1	0	1	1	1	0	0	2	3
k) Insurance	5	8	9	11	1	1	7	8	1	5	3	4
l) Other expenditure	15	16	17	13	61	78	11	11	19	15	3	4
V. Provisions and contingencies	**9**	**55**	**10**	**14**	**8**	**0**	**44**	**18**	**27**	**61**	**49**	**92**
Total expenses*	**1067**	**1240**	**2147**	**2490**	**1070**	**1213**	**1328**	**1421**	**1055**	**1163**	**1007**	**1130**
VI. Profit /loss	**51**	**104**	**-598**	**-497**	**37**	**73**	**179**	**257**	**8**	**29**	**302**	**177**
Total (III+IV+V+VI)	**1127**	**1399**	**1561**	**2007**	**1116**	**1287**	**1551**	**1696**	**1090**	**1253**	**1358**	**1399**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Chitradurga Gramin Bank		Cuttack Gramya Bank		Damoh Panna Sagar Kshetriya Gramin Bank		Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(85)	(86)	(87)	(88)	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)
Income												
I. Interest Earned	**2173**	**2677**	**2329**	**3012**	**1481**	**1795**	**2527**	**2912**	**1338**	**1630**	**1847**	**2289**
a) Interest/discount on advances/bills	1343	1734	701	973	294	349	479	584	630	716	932	1183
b) Income on Investments	383	428	405	497	1187	1446	955	989	317	271	642	929
c) Interest on balances with RBI and other inter-bank funds	447	514	1221	1543	0	0	1094	1338	391	642	274	177
d) Others	0	1	2	0	0	0	0	0	0	0	0	0
II. Other income	**98**	**129**	**652**	**438**	**43**	**50**	**54**	**65**	**115**	**49**	**54**	**52**
a) Commission, exchange and brokerage	23	27	17	45	28	32	28	20	9	8	20	26
b) Other miscellaneous income	75	102	635	393	15	18	26	45	105	41	34	26
Total (I+II)	**2271**	**2807**	**2981**	**3450**	**1524**	**1845**	**2582**	**2977**	**1452**	**1678**	**1901**	**2341**
Expenditure & Provisions												
III. Interest expended	**1375**	**1629**	**2155**	**2587**	**951**	**1115**	**1214**	**1401**	**878**	**1040**	**1234**	**1538**
a) Interest on deposits	1072	1253	2007	2435	891	1062	1132	1319	792	950	992	1240
b) Interest on RBI/inter-bank borrowings	303	376	148	152	60	54	82	82	85	89	242	298
c) Others	0	0	0	0	0	0	0	0	1	1	0	0
IV. Operating expenses	**653**	**686**	**1035**	**1073**	**445**	**467**	**610**	**817**	**364**	**429**	**324**	**327**
a) Payments to and provisions for employees	575	600	915	927	383	427	557	740	317	381	272	277
b) Rent, taxes and lighting	15	16	25	27	10	11	14	19	10	11	9	6
c) Printing and stationery	8	8	11	11	3	4	6	7	4	4	8	5
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	6	7	2	3	1	2	7	9	2	3	7	9
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	3	3	3	4	0	1	1	2	1	2	1	1
h) Law charges	1	2	0	0	0	0	0	0	0	0	0	0
i) Postage, telegrams, telephones, etc.	8	10	7	10	2	2	4	4	2	2	4	4
j) Repairs and maintenance	3	4	1	1	0	1	0	1	1	1	0	0
k) Insurance	7	8	13	11	6	8	11	14	6	8	1	1
l) Other expenditure	27	29	56	77	38	11	9	22	20	16	22	23
V. Provisions and contingencies	**122**	**108**	**0**	**0**	**0**	**0**	**49**	**61**	**95**	**49**	**163**	**195**
Total expenses*	**2028**	**2315**	**3191**	**3660**	**1396**	**1582**	**1824**	**2218**	**1242**	**1469**	**1558**	**1865**
VI. Profit /loss	**122**	**383**	**-209**	**-210**	**128**	**263**	**709**	**698**	**115**	**160**	**180**	**281**
Total (III+IV+V+VI)	**2271**	**2807**	**2981**	**3450**	**1524**	**1845**	**2582**	**2977**	**1452**	**1678**	**1901**	**2341**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank		Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(97)	(98)	(99)	(100)	(101)	(102)	(103)	(104)	(105)	(106)	(107)	(108)
Income												
I. Interest Earned	**687**	**773**	**2603**	**2896**	**767**	**867**	**1806**	**1965**	**1145**	**1278**	**2081**	**2492**
a) Interest/discount on advances/bills	281	344	575	476	146	119	788	800	358	305	423	539
b) Income on Investments	105	100	1315	1625	0	0	240	285	95	9	349	354
c) Interest on balances with RBI and other inter-bank funds	274	305	712	795	621	748	777	880	691	964	0	0
d) Others	26	25	0	0	0	0	0	0	0	0	1309	1599
II. Other income	**48**	**51**	**107**	**81**	**14**	**13**	**76**	**84**	**41**	**40**	**49**	**90**
a) Commission, exchange and brokerage	14	18	32	30	14	13	63	68	12	12	19	21
b) Other miscellaneous income	34	34	75	51	0	0	13	16	29	28	30	69
Total (I+II)	**735**	**824**	**2710**	**2977**	**781**	**880**	**1882**	**2049**	**1185**	**1318**	**2129**	**2582**
Expenditure & Provisions												
III. Interest expended	**485**	**557**	**1721**	**1896**	**821**	**926**	**1149**	**1302**	**632**	**699**	**1232**	**1415**
a) Interest on deposits	433	508	1610	1809	813	916	998	1171	580	658	1144	1332
b) Interest on RBI/inter-bank borrowings	0	0	111	87	0	0	150	131	52	41	0	0
c) Others	52	50	0	0	8	10	0	0	0	0	88	83
IV. Operating expenses	**231**	**241**	**636**	**725**	**607**	**591**	**409**	**431**	**287**	**305**	**468**	**577**
a) Payments to and provisions for employees	191	203	545	629	556	544	364	382	257	269	373	473
b) Rent, taxes and lighting	7	8	17	19	12	13	12	12	5	6	9	11
c) Printing and stationery	3	3	11	12	2	4	3	3	2	2	6	7
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	3	3	6	7	2	3	3	3	2	2	4	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	2	3	3	1	1	1	2	1	1	1	2
h) Law charges	1	0	1	0	1	1	0	0	1	2	0	0
i) Postage, telegrams, telephones, etc.	3	3	7	7	1	2	7	7	3	3	3	3
j) Repairs and maintenance	0	1	3	1	1	0	2	2	0	1	0	0
k) Insurance	3	4	24	28	10	3	1	1	5	7	8	12
l) Other expenditure	20	15	19	17	23	20	16	20	11	12	64	66
V. Provisions and contingencies	**12**	**22**	**131**	**205**	**-147**	**0**	**71**	**94**	**56**	**0**	**0**	**0**
Total expenses*	**716**	**798**	**2357**	**2620**	**1428**	**1517**	**1558**	**1733**	**919**	**1004**	**1700**	**1992**
VI. Profit /loss	**6**	**4**	**221**	**152**	**-500**	**-639**	**252**	**221**	**210**	**314**	**429**	**590**
Total (III+IV+V+VI)	**735**	**824**	**2710**	**2977**	**781**	**880**	**1882**	**2049**	**1185**	**1318**	**2129**	**2582**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(109)	(110)	(111)	(112)	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
Income												
I. Interest Earned	**713**	**713**	**2871**	**3155**	**1259**	**1439**	**191**	**213**	**3081**	**3672**	**655**	**837**
a) Interest/discount on advances/bills	291	291	627	690	280	335	191	213	1193	1527	161	258
b) Income on Investments	172	172	429	402	227	295	0	0	1240	1357	163	168
c) Interest on balances with RBI and other inter-bank funds	250	250	19	24	752	809	0	0	647	788	330	411
d) Others	0	0	1796	2039	0	0	0	0	0	0	0	0
II. Other income	**32**	**32**	**28**	**43**	**68**	**57**	**672**	**768**	**284**	**977**	**8**	**18**
a) Commission, exchange and brokerage	6	6	10	11	6	6	10	13	22	170	4	9
b) Other miscellaneous income	27	27	17	32	61	50	662	755	262	807	5	9
Total (I+II)	**746**	**746**	**2899**	**3199**	**1327**	**1495**	**863**	**981**	**3365**	**4649**	**663**	**855**
Expenditure & Provisions												
III. Interest expended	**405**	**405**	**1614**	**1675**	**764**	**861**	**610**	**694**	**2804**	**3129**	**434**	**527**
a) Interest on deposits	349	349	1490	1562	693	785	568	654	2607	2962	404	499
b) Interest on RBI/inter-bank borrowings	3	3	123	113	71	77	41	32	197	0	30	29
c) Others	53	53	0	0	0	0	0	7	0	166	0	0
IV. Operating expenses	**146**	**146**	**640**	**684**	**420**	**441**	**185**	**197**	**1393**	**1411**	**138**	**268**
a) Payments to and provisions for employees	105	105	583	623	348	366	166	177	1139	1221	121	125
b) Rent, taxes and lighting	8	8	9	10	6	8	5	6	31	35	3	3
c) Printing and stationery	3	3	7	5	4	4	3	3	14	14	2	2
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	2	2	3	4	3	3	2	1	8	8	2	2
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	3	1	1	0	1	3	3	0	0
h) Law charges	0	0	0	1	1	1	1	0	0	1	0	0
i) Postage, telegrams, telephones, etc.	2	2	0	1	1	1	0	0	3	3	1	1
j) Repairs and maintenance	0	0	1	1	5	6	0	0	1	1	0	0
k) Insurance	2	2	12	12	1	0	2	3	20	19	3	4
l) Other expenditure	23	23	23	24	50	49	7	5	174	107	6	132
V. Provisions and contingencies	**26**	**26**	**24**	**218**	**72**	**61**	**0**	**0**	**0**	**0**	**28**	**0**
Total expenses*	**551**	**551**	**2254**	**2359**	**1185**	**1302**	**794**	**891**	**4197**	**4540**	**571**	**795**
VI. Profit /loss	**170**	**170**	**621**	**622**	**71**	**133**	**69**	**91**	**-832**	**110**	**64**	**60**
Total (III+IV+V+VI)	**746**	**746**	**2899**	**3199**	**1327**	**1495**	**863**	**981**	**3365**	**4649**	**663**	**855**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)	(129)	(130)	(131)	(132)
Income												
I. Interest Earned	**1005**	**1151**	**1352**	**1611**	**3440**	**4134**	**1832**	**2131**	**10938**	**11885**	**1945**	**2469**
a) Interest/discount on advances/bills	607	624	940	405	753	1087	184	194	1667	2189	487	644
b) Income on Investments	172	324	131	0	1443	1874	1631	1905	9184	9602	870	1132
c) Interest on balances with RBI and other inter-bank funds	225	203	280	1206	1244	1173	17	32	87	95	588	694
d) Others	0	0	0	0	0	0	0	0	0	0	0	0
II. Other income	**28**	**40**	**28**	**33**	**34**	**42**	**27**	**66**	**134**	**183**	**94**	**240**
a) Commission, exchange and brokerage	10	11	28	33	21	25	6	8	128	176	23	30
b) Other miscellaneous income	19	29	0	0	13	17	21	58	6	7	71	210
Total (I+II)	**1033**	**1191**	**1380**	**1644**	**3474**	**4176**	**1859**	**2197**	**11072**	**12068**	**2038**	**2709**
Expenditure & Provisions												
III. Interest expended	**676**	**800**	**1026**	**1209**	**2219**	**2570**	**1091**	**1249**	**6328**	**6878**	**1065**	**1337**
a) Interest on deposits	555	680	325	408	2054	2417	1065	1224	5843	6331	970	1221
b) Interest on RBI/inter-bank borrowings	120	119	677	55	165	154	25	25	484	547	90	109
c) Others	0	1	24	747	0	0	0	0	0	0	4	7
IV. Operating expenses	**175**	**212**	**127**	**219**	**656**	**1087**	**313**	**324**	**1792**	**2203**	**396**	**475**
a) Payments to and provisions for employees	136	164	104	191	528	638	268	289	1496	1914	340	394
b) Rent, taxes and lighting	10	10	7	7	12	13	5	6	59	72	10	13
c) Printing and stationery	4	5	3	5	12	7	2	3	16	16	6	11
d) Advertisement and publicity	2	1	0	0	1	1	1	0	0	0	0	1
e) Depreciation on Bank's property	5	8	3	3	7	10	3	3	8	12	8	17
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	3	3	1	1	5	5	2	2
h) Law charges	1	1	0	0	1	1	0	0	1	3	0	0
i) Postage, telegrams, telephones, etc.	3	4	1	1	4	3	1	1	11	11	3	4
j) Repairs and maintenance	2	4	2	1	2	4	1	1	3	4	1	1
k) Insurance	4	0	3	3	0	1	25	12	79	81	8	10
l) Other expenditure	8	14	4	7	85	405	7	7	112	85	19	23
V. Provisions and contingencies	**23**	**93**	**0**	**34**	**324**	**125**	**6**	**173**	**283**	**127**	**86**	**34**
Total expenses*	**850**	**1012**	**1153**	**1428**	**2875**	**3657**	**1404**	**1573**	**8119**	**9081**	**1461**	**1813**
VI. Profit /loss	**159**	**87**	**227**	**182**	**275**	**394**	**449**	**450**	**2670**	**2860**	**491**	**862**
Total (III+IV+V+VI)	**1033**	**1191**	**1380**	**1644**	**3474**	**4176**	**1859**	**2197**	**11072**	**12068**	**2038**	**2709**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(133)	(134)	(135)	(136)	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)
Income												
I. Interest Earned	**6215**	**7231**	**908**	**1119**	**1932**	**2165**	**2653**	**3038**	**946**	**1103**	**4103**	**4749**
a) Interest/discount on advances/bills	2113	2924	210	303	904	921	1318	1629	174	201	988	1197
b) Income on Investments	4102	1501	57	89	95	53	502	491	516	623	2291	2388
c) Interest on balances with RBI and other inter-bank funds	0	2806	394	396	934	1190	0	919	255	279	822	1162
d) Others	0	0	247	331	0	0	832	0	0	1	2	2
II. Other income	**175**	**336**	**16**	**58**	**123**	**138**	**68**	**96**	**6**	**22**	**51**	**250**
a) Commission, exchange and brokerage	22	38	5	7	39	48	40	43	3	5	21	24
b) Other miscellaneous income	153	298	11	51	84	90	29	54	3	16	30	226
Total (I+II)	**6390**	**7566**	**924**	**1177**	**2055**	**2303**	**2721**	**3135**	**952**	**1125**	**4154**	**4998**
Expenditure & Provisions												
III. Interest expended	**3576**	**3897**	**675**	**867**	**1356**	**1563**	**1931**	**2019**	**543**	**637**	**2890**	**3446**
a) Interest on deposits	3157	3478	387	491	1156	1347	1694	1852	499	593	2746	3311
b) Interest on RBI/inter-bank borrowings	0	419	40	44	200	215	0	167	44	44	1	1
c) Others	419	0	247	331	0	0	237	0	0	0	143	134
IV. Operating expenses	**1214**	**1446**	**189**	**160**	**502**	**538**	**640**	**754**	**141**	**167**	**860**	**944**
a) Payments to and provisions for employees	1068	1283	123	132	432	462	578	615	119	144	766	822
b) Rent, taxes and lighting	35	46	5	6	15	19	11	14	4	4	21	24
c) Printing and stationery	12	13	3	3	6	6	8	9	2	2	9	9
d) Advertisement and publicity	0	0	0	0	0	1	0	0	0	0	0	0
e) Depreciation on Bank's property	13	16	1	3	6	9	4	6	2	2	9	14
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	3	3	0	1	2	2	1	4	0	1	2	3
h) Law charges	2	2	0	0	1	1	1	0	0	0	1	1
i) Postage, telegrams, telephones, etc.	8	12	1	2	4	4	3	4	1	1	10	11
j) Repairs and maintenance	3	3	0	0	1	1	1	1	0	1	2	4
k) Insurance	24	22	1	1	10	12	15	9	0	1	17	22
l) Other expenditure	47	45	54	13	25	23	19	91	12	12	22	35
V. Provisions and contingencies	**92**	**15**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**7**	**0**	**45**
Total expenses*	**4790**	**5343**	**863**	**1027**	**1858**	**2101**	**2571**	**2773**	**684**	**804**	**3750**	**4390**
VI. Profit /loss	**1507**	**2209**	**61**	**151**	**197**	**201**	**150**	**362**	**263**	**313**	**404**	**563**
Total (III+IV+V+VI)	**6390**	**7566**	**924**	**1177**	**2055**	**2303**	**2721**	**3135**	**952**	**1125**	**4154**	**4998**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank		Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(145)	(146)	(147)	(148)	(149)	(150)	(151)	(152)	(153)	(154)	(155)	(156)
Income												
I. Interest Earned	**496**	**571**	**1312**	**1505**	**2467**	**2948**	**761**	**883**	**4467**	**4874**	**3768**	**4646**
a) Interest/discount on advances/bills	123	167	630	822	411	433	356	376	1085	1208	491	550
b) Income on Investments	365	395	245	210	1410	1319	160	113	2150	1973	0	0
c) Interest on balances with RBI and other inter-bank funds	0	0	437	472	646	1196	246	395	1232	1694	3112	3930
d) Others	8	9	0	0	0	0	0	0	0	0	165	166
II. Other income	**31**	**41**	**32**	**57**	**115**	**167**	**96**	**21**	**166**	**136**	**13**	**15**
a) Commission, exchange and brokerage	5	3	7	7	95	52	6	5	34	37	9	10
b) Other miscellaneous income	27	37	25	50	20	115	91	16	133	99	4	4
Total (I+II)	**528**	**611**	**1343**	**1562**	**2582**	**3115**	**858**	**904**	**4634**	**5011**	**3781**	**4661**
Expenditure & Provisions												
III. Interest expended	**258**	**291**	**789**	**877**	**1926**	**2279**	**533**	**634**	**2873**	**3255**	**2505**	**3141**
a) Interest on deposits	230	263	627	710	1851	2207	449	539	2692	3034	2373	2979
b) Interest on RBI/inter-bank borrowings	28	4	4	20	74	72	84	95	181	222	0	0
c) Others	0	25	157	146	0	0	0	0	0	0	132	162
IV. Operating expenses	**106**	**120**	**290**	**333**	**443**	**487**	**208**	**219**	**903**	**1127**	**604**	**756**
a) Payments to and provisions for employees	86	99	249	255	378	412	175	187	804	1022	527	668
b) Rent, taxes and lighting	3	3	9	11	19	21	9	10	19	20	14	13
c) Printing and stationery	1	2	3	4	8	11	4	3	12	17	8	8
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	1
e) Depreciation on Bank's property	2	3	4	6	5	6	2	3	6	4	6	8
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	0	1	1	1	1	2	1	1	2	3	2	2
h) Law charges	0	0	0	0	0	0	0	0	1	1	3	3
i) Postage, telegrams, telephones, etc.	3	2	3	3	3	4	2	2	11	11	4	5
j) Repairs and maintenance	0	1	1	2	2	2	1	1	1	1	1	1
k) Insurance	2	3	7	6	10	11	6	2	4	2	14	17
l) Other expenditure	7	7	14	44	16	18	10	11	42	47	25	30
V. Provisions and contingencies	**54**	**-3**	**6**	**0**	**184**	**227**	**7**	**49**	**29**	**92**	**140**	**1**
Total expenses*	**364**	**412**	**1079**	**1209**	**2368**	**2766**	**741**	**853**	**3776**	**4382**	**3109**	**3897**
VI. Profit /loss	**110**	**203**	**258**	**353**	**30**	**122**	**110**	**2**	**828**	**537**	**532**	**762**
Total (III+IV+V+VI)	**528**	**611**	**1343**	**1562**	**2582**	**3115**	**858**	**904**	**4634**	**5011**	**3781**	**4661**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhabua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(157)	(158)	(159)	(160)	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)
Income												
I. Interest Earned	**1801**	**2176**	**1796**	**1816**	**1341**	**1675**	**973**	**1057**	**1344**	**1391**	**1174**	**1590**
a) Interest/discount on advances/bills	716	1084	670	556	787	956	335	396	192	215	684	982
b) Income on Investments	508	599	370	442	92	95	343	373	524	578	31	32
c) Interest on balances with RBI and other inter-bank funds	577	494	756	818	462	623	295	288	628	597	459	576
d) Others	0	0	0	0	0	0	0	0	0	0	0	0
II. Other income	**35**	**42**	**58**	**52**	**74**	**76**	**24**	**27**	**10**	**10**	**76**	**104**
a) Commission, exchange and brokerage	35	42	21	21	12	14	13	15	7	9	30	34
b) Other miscellaneous income	0	0	37	31	62	62	11	12	4	1	47	70
Total (I+II)	**1836**	**2219**	**1855**	**1868**	**1415**	**1751**	**997**	**1084**	**1354**	**1401**	**1250**	**1694**
Expenditure & Provisions												
III. Interest expended	**1198**	**1412**	**1218**	**1221**	**1042**	**1253**	**607**	**657**	**713**	**754**	**871**	**1165**
a) Interest on deposits	1016	1172	1086	1107	884	1029	507	546	649	701	745	1035
b) Interest on RBI/inter-bank borrowings	180	235	21	22	159	223	76	78	64	54	127	130
c) Others	3	4	112	92	0	2	24	33	0	0	0	0
IV. Operating expenses	**337**	**342**	**295**	**316**	**539**	**555**	**192**	**196**	**244**	**302**	**323**	**342**
a) Payments to and provisions for employees	300	302	253	268	491	495	160	165	198	255	235	241
b) Rent, taxes and lighting	10	11	12	14	13	14	5	5	13	14	13	12
c) Printing and stationery	6	7	1	1	4	6	4	3	5	2	9	8
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	1	1
e) Depreciation on Bank's property	3	3	4	11	2	5	1	1	2	5	9	17
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	1	3	0	1	1	1	1	1
h) Law charges	0	0	0	0	1	1	0	0	0	0	0	0
i) Postage, telegrams, telephones, etc.	2	2	4	4	2	3	2	2	1	1	4	5
j) Repairs and maintenance	0	0	0	1	2	2	0	0	0	0	1	2
k) Insurance	5	7	0	0	7	9	4	4	4	5	10	6
l) Other expenditure	10	8	18	16	15	16	16	14	20	19	41	48
V. Provisions and contingencies	**0**	**0**	**162**	**141**	**14**	**35**	**0**	**22**	**52**	**82**	**61**	**58**
Total expenses*	**1535**	**1754**	**1513**	**1536**	**1581**	**1808**	**799**	**853**	**957**	**1057**	**1194**	**1507**
VI. Profit /loss	**301**	**465**	**179**	**190**	**-180**	**-92**	**198**	**210**	**344**	**263**	**-4**	**129**
Total (III+IV+V+VI)	**1836**	**2219**	**1855**	**1868**	**1415**	**1751**	**997**	**1084**	**1354**	**1401**	**1250**	**1694**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(169)	(170)	(171)	(172)	(173)	(174)	(175)	(176)	(177)	(178)	(179)	(180)
Income												
I. Interest Earned	**1103**	**1366**	**1746**	**2011**	**1319**	**1702**	**888**	**966**	**3475**	**3770**	**983**	**1222**
a) Interest/discount on advances/bills	535	653	820	961	246	282	509	530	771	811	282	349
b) Income on Investments	231	234	725	890	73	90	359	428	2600	2858	344	565
c) Interest on balances with RBI and other inter-bank funds	337	479	18	18	1000	1330	19	8	104	101	357	307
d) Others	0	0	183	142	0	0	0	0	0	0	0	0
II. Other income	**25**	**20**	**186**	**362**	**51**	**33**	**35**	**31**	**309**	**151**	**63**	**109**
a) Commission, exchange and brokerage	0	0	117	139	8	9	8	8	58	72	4	8
b) Other miscellaneous income	25	20	68	223	42	25	28	23	252	79	59	101
Total (I+II)	**1128**	**1386**	**1932**	**2373**	**1370**	**1735**	**923**	**996**	**3784**	**3921**	**1046**	**1330**
Expenditure & Provisions												
III. Interest expended	**620**	**816**	**1138**	**1310**	**965**	**1155**	**521**	**596**	**2283**	**2589**	**584**	**689**
a) Interest on deposits	472	607	952	1124	926	1095	401	469	2092	2396	532	620
b) Interest on RBI/inter-bank borrowings	148	210	185	186	39	56	120	127	191	0	53	69
c) Others	0	0	0	0	0	4	0	0	0	193	0	0
IV. Operating expenses	**449**	**468**	**529**	**559**	**630**	**576**	**173**	**204**	**773**	**965**	**273**	**343**
a) Payments to and provisions for employees	402	420	453	475	561	505	138	164	675	829	239	296
b) Rent, taxes and lighting	11	12	17	23	13	13	8	8	21	26	5	7
c) Printing and stationery	5	6	7	8	5	5	4	5	9	9	4	4
d) Advertisement and publicity	0	0	0	0	0	0	1	1	0	0	0	0
e) Depreciation on Bank's property	2	2	5	5	5	5	5	5	9	11	4	8
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	2	2	1	1	1	1	2	2	1	1
h) Law charges	0	0	0	0	0	1	0	0	2	1	0	0
i) Postage, telegrams, telephones, etc.	4	5	7	7	1	1	5	4	3	5	3	4
j) Repairs and maintenance	1	1	5	3	1	1	2	2	1	1	1	1
k) Insurance	6	4	6	11	8	9	2	2	15	17	1	1
l) Other expenditure	18	17	26	24	36	35	8	13	37	63	14	20
V. Provisions and contingencies	**32**	**85**	**4**	**3**	**0**	**0**	**0**	**0**	**158**	**32**	**48**	**73**
Total expenses*	**1068**	**1285**	**1667**	**1869**	**1595**	**1731**	**694**	**800**	**3056**	**3554**	**857**	**1032**
VI. Profit /loss	**28**	**17**	**261**	**500**	**-225**	**4**	**228**	**197**	**569**	**335**	**141**	**225**
Total (III+IV+V+VI)	**1128**	**1386**	**1932**	**2373**	**1370**	**1735**	**923**	**996**	**3784**	**3921**	**1046**	**1330**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Kashi Gramin Bank		Kisan Gramin Bank		Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Grameen Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(181)	(182)	(183)	(184)	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)
Income												
I. Interest Earned	**2700**	**3352**	**1082**	**1275**	**1724**	**1971**	**2041**	**2418**	**1962**	**2901**	**3688**	**4187**
a) Interest/discount on advances/bills	605	804	321	404	931	1094	875	922	474	710	2335	2679
b) Income on Investments	1172	1587	148	187	787	872	1166	1405	32	75	813	844
c) Interest on balances with RBI and other inter-bank funds	923	958	614	684	5	5	0	0	0	2115	541	664
d) Others	0	3	0	0	0	0	0	91	1457	0	0	0
II. Other income	**78**	**163**	**34**	**82**	**114**	**120**	**37**	**25**	**208**	**368**	**137**	**104**
a) Commission, exchange and brokerage	41	35	19	26	65	37	0	0	55	146	95	103
b) Other miscellaneous income	37	128	15	56	50	83	37	25	154	222	42	1
Total (I+II)	**2778**	**3515**	**1116**	**1357**	**1838**	**2091**	**2078**	**2443**	**2170**	**3269**	**3825**	**4290**
Expenditure & Provisions												
III. Interest expended	**1855**	**2202**	**557**	**640**	**994**	**1104**	**1289**	**1543**	**1537**	**1899**	**2238**	**2464**
a) Interest on deposits	1792	2112	496	529	823	940	1040	1269	1481	1833	1669	1911
b) Interest on RBI/inter-bank borrowings	1	1	61	59	170	163	249	0	56	65	0	552
c) Others	62	89	0	52	0	0	0	274	0	0	568	1
IV. Operating expenses	**613**	**628**	**371**	**401**	**472**	**509**	**653**	**698**	**1067**	**1116**	**748**	**778**
a) Payments to and provisions for employees	511	524	331	357	411	435	607	649	942	968	647	665
b) Rent, taxes and lighting	16	21	8	10	16	17	12	13	16	18	18	19
c) Printing and stationery	7	4	5	4	7	7	10	10	10	13	11	10
d) Advertisement and publicity	0	0	0	0	0	0	0	0	1	1	0	0
e) Depreciation on Bank's property	8	10	4	5	6	7	5	5	6	6	5	6
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	1	1	2	2	2	2	2	4	3	3
h) Law charges	1	1	0	1	1	1	0	1	0	1	0	0
i) Postage, telegrams, telephones, etc.	3	4	3	3	8	7	5	4	3	4	6	6
j) Repairs and maintenance	2	2	1	2	2	1	1	1	1	1	1	1
k) Insurance	14	16	0	0	6	7	4	7	11	14	11	16
l) Other expenditure	48	43	17	20	14	26	8	6	75	87	46	50
V. Provisions and contingencies	**47**	**105**	**112**	**114**	**61**	**90**	**34**	**24**	**0**	**2**	**226**	**85**
Total expenses*	**2468**	**2830**	**928**	**1041**	**1466**	**1613**	**1943**	**2241**	**2604**	**3015**	**2985**	**3241**
VI. Profit /loss	**263**	**580**	**76**	**203**	**311**	**388**	**102**	**178**	**-434**	**252**	**614**	**964**
Total (III+IV+V+VI)	**2778**	**3515**	**1116**	**1357**	**1838**	**2091**	**2078**	**2443**	**2170**	**3269**	**3825**	**4290**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Kshetriya Gramin Bank		Kutch Grameen Bank		K.Kisan Gramin Bank		Lakhimi Gaonlia Bank		Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(193)	(194)	(195)	(196)	(197)	(198)	(199)	(200)	(201)	(202)	(203)	(204)
Income												
I. Interest Earned	**2035**	**2496**	**1442**	**1707**	**1007**	**1155**	**1738**	**2213**	**486**	**447**	**725**	**725**
a) Interest/discount on advances/bills	800	981	446	460	486	562	295	337	56	56	257	257
b) Income on Investments	112	116	809	977	99	97	1234	1876	423	383	0	0
c) Interest on balances with RBI and other inter-bank funds	1123	1399	187	271	423	497	0	0	0	0	469	469
d) Others	0	0	0	0	0	0	209	0	7	8	0	0
II. Other income	**42**	**48**	**58**	**50**	**22**	**23**	**245**	**182**	**26**	**34**	**60**	**60**
a) Commission, exchange and brokerage	33	43	21	17	10	4	38	46	15	22	11	11
b) Other miscellaneous income	9	4	37	33	12	19	207	136	11	11	50	50
Total (I+II)	**2077**	**2544**	**1500**	**1757**	**1029**	**1178**	**1983**	**2395**	**513**	**481**	**785**	**785**
Expenditure & Provisions												
III. Interest expended	**1257**	**1524**	**939**	**1091**	**808**	**925**	**1081**	**1251**	**300**	**312**	**750**	**750**
a) Interest on deposits	1097	1357	838	961	713	835	1026	1208	285	300	720	720
b) Interest on RBI/inter-bank borrowings	16	3	101	130	95	90	55	43	15	13	30	30
c) Others	143	164	0	0	0	0	0	0	0	0	0	0
IV. Operating expenses	**583**	**697**	**285**	**307**	**401**	**452**	**641**	**695**	**254**	**266**	**502**	**502**
a) Payments to and provisions for employees	519	619	251	269	360	383	568	603	218	229	474	474
b) Rent, taxes and lighting	16	19	7	9	10	10	15	18	4	5	6	6
c) Printing and stationery	6	9	4	5	3	4	7	8	4	4	3	3
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	5	6	7	7	4	4	3	4	1	2	2	2
f) Directors' fees, allowances and expenses	0	0	0	0	2	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	0	1	0	2	1	1	1	1	1	1
h) Law charges	1	1	0	0	1	2	0	0	0	0	0	0
i) Postage, telegrams, telephones, etc.	3	3	3	3	1	1	2	3	0	0	1	1
j) Repairs and maintenance	1	0	1	1	0	2	3	3	1	0	2	2
k) Insurance	8	11	5	6	6	13	1	1	3	4	5	5
l) Other expenditure	23	27	8	5	14	30	42	53	23	21	8	8
V. Provisions and contingencies	**85**	**116**	**0**	**0**	**-9**	**98**	**117**	**74**	**42**	**65**	**21**	**21**
Total expenses*	**1841**	**2221**	**1225**	**1398**	**1209**	**1377**	**1722**	**1946**	**554**	**579**	**1253**	**1253**
VI. Profit /loss	**151**	**206**	**275**	**359**	**-171**	**-297**	**144**	**375**	**-83**	**-163**	**-488**	**-488**
Total (III+IV+V+VI)	**2077**	**2544**	**1500**	**1757**	**1029**	**1178**	**1983**	**2395**	**513**	**481**	**785**	**785**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

	For the year ended March 31											
	Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank		Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
Items	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(205)	(206)	(207)	(208)	(209)	(210)	(211)	(212)	(213)	(214)	(215)	(216)
<u>**Income**</u>												
I. Interest Earned	**4536**	**5358**	**528**	**784**	**8089**	**9514**	**5440**	**6503**	**1290**	**1503**	**659**	**870**
a) Interest/discount on advances/bills	602	1007	71	137	5213	6434	1481	1817	531	585	119	179
b) Income on Investments	3934	4351	9	9	1568	1642	1974	2241	293	242	36	48
c) Interest on balances with RBI and other inter-bank funds	0	0	143	224	1309	1438	0	81	466	677	504	643
d) Others		0	304	415	0	0	1985	2364	0	0	0	0
II. Other income	**603**	**679**	**49**	**67**	**422**	**521**	**358**	**261**	**38**	**30**	**17**	**50**
a) Commission, exchange and brokerage	8	10	16	20	87	124	358	261	21	20	11	19
b) Other miscellaneous income	596	669	34	47	335	397	0	0	17	10	5	30
Total (I+II)	**5139**	**6037**	**577**	**851**	**8511**	**10035**	**5798**	**6764**	**1328**	**1533**	**676**	**919**
<u>**Expenditure & Provisions**</u>												
III. Interest expended	**2682**	**2995**	**574**	**781**	**4361**	**5285**	**4128**	**4869**	**711**	**803**	**480**	**556**
a) Interest on deposits	2562	2873	264	355	3285	4125	3977	4729	561	632	462	539
b) Interest on RBI/inter-bank borrowings	3	3	6	10	1077	1160	0	0	150	171	18	17
c) Others	118	119	304	415	0	0	151	139	0	0	0	0
IV. Operating expenses	**1046**	**907**	**241**	**259**	**2260**	**2843**	**1580**	**1731**	**215**	**222**	**271**	**304**
a) Payments to and provisions for employees	961	818	220	238	1908	2396	1447	1588	184	184	240	269
b) Rent, taxes and lighting	14	15	8	8	52	60	32	29	7	7	6	7
c) Printing and stationery	7	8	2	2	24	27	11	13	2	3	3	3
d) Advertisement and publicity	0	0	0	0	1	1	0	0	0	0	0	0
e) Depreciation on Bank's property	4	5	2	1	30	55	4	5	2	3	1	1
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	4	3	1	1	6	7	4	4	1	1	1	1
h) Law charges	1	1	0	0	1	2	1	1	0	0	0	0
i) Postage, telegrams, telephones, etc.	6	7	1	1	28	27	1	4	1	2	1	1
j) Repairs and maintenance	2	1	0	0	1	5	2	3	0	0	0	0
k) Insurance	19	20	2	4	21	28	26	32	3	4	3	4
l) Other expenditure	29	31	5	5	187	237	52	52	13	17	16	18
V. Provisions and contingencies	**788**	**727**	**2**	**1**	**41**	**327**	**46**	**-102**	**0**	**0**	**13**	**38**
Total expenses*	**3728**	**3902**	**815**	**1040**	**6622**	**8128**	**5708**	**6599**	**926**	**1025**	**751**	**860**
VI. Profit /loss	**624**	**1408**	**-240**	**-190**	**1848**	**1580**	**44**	**266**	**402**	**509**	**-88**	**21**
Total (III+IV+V+VI)	**5139**	**6037**	**577**	**851**	**8511**	**10035**	**5798**	**6764**	**1328**	**1533**	**676**	**919**

*: Excluding 'Provisions and Contingencies'.

Source: Annual accounts of banks of respective years.

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank		Marudhar Kshetriya Gramin Bank		Marwar Gramin Bank		Mayurakshi Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(217)	(218)	(219)	(220)	(221)	(222)	(223)	(224)	(225)	(226)	(227)	(228)
Income												
I. Interest Earned	**200**	**234**	**2664**	**3078**	**4446**	**4916**	**685**	**746**	**4903**	**5643**	**2151**	**2586**
a) Interest/discount on advances/bills	50	76	1467	1657	1944	1965	337	399	1602	1934	600	806
b) Income on Investments	22	35	529	581	2286	2879	13	11	1782	1765	0	0
c) Interest on balances with RBI and other inter-bank funds	128	123	668	840	6	4	0	0	1352	1765	803	997
d) Others	0	0	0	0	210	67	335	336	166	178	748	784
II. Other income	**16**	**8**	**145**	**129**	**358**	**374**	**146**	**21**	**152**	**131**	**183**	**306**
a) Commission, exchange and brokerage	4	4	45	43	105	107	4	4	134	88	124	176
b) Other miscellaneous income	12	4	100	87	253	267	142	17	17	43	59	130
Total (I+II)	**215**	**242**	**2809**	**3207**	**4804**	**5290**	**831**	**767**	**5055**	**5774**	**2334**	**2892**
Expenditure & Provisions												
III. Interest expended	**121**	**122**	**1638**	**1870**	**2676**	**2982**	**701**	**785**	**3779**	**4477**	**1992**	**1848**
a) Interest on deposits	105	110	1262	1469	2154	2480	611	684	3592	4337	1909	1781
b) Interest on RBI/inter-bank borrowings	16	13	376	401	110	115	0	0	187	140	83	67
c) Others	0	0	0	0	412	388	90	101	0	0	0	0
IV. Operating expenses	**137**	**152**	**620**	**697**	**1676**	**1807**	**411**	**429**	**954**	**1010**	**741**	**819**
a) Payments to and provisions for employees	124	133	438	461	1467	1564	340	363	843	862	673	699
b) Rent, taxes and lighting	4	4	16	17	36	40	7	7	16	20	12	14
c) Printing and stationery	4	3	7	10	11	17	3	3	9	10	6	6
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	1	1	10	12	16	17	2	2	4	5	2	2
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	0	0	2	2	5	5	1	1	3	4	1	2
h) Law charges	0	0	0	0	1	0	0	1	0	1	0	0
i) Postage, telegrams, telephones, etc.	0	0	8	6	16	16	2	2	11	1	1	1
j) Repairs and maintenance	0	0	2	2	0	0	0	0	1	12	0	1
k) Insurance	1	1	9	11	15	19	4	4	1	2	21	33
l) Other expenditure	2	8	128	175	109	129	51	47	65	94	23	60
V. Provisions and contingencies	**6**	**0**	**0**	**27**	**251**	**450**	**0**	**0**	**53**	**25**	**95**	**70**
Total expenses*	**257**	**274**	**2258**	**2568**	**4352**	**4789**	**1112**	**1215**	**4733**	**5487**	**2732**	**2667**
VI. Profit /loss	**-48**	**-32**	**551**	**612**	**201**	**51**	**-281**	**-448**	**268**	**262**	**-494**	**155**
Total (III+IV+V+VI)	**215**	**242**	**2809**	**3207**	**4804**	**5290**	**831**	**767**	**5055**	**5774**	**2334**	**2892**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank		Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(229)	(230)	(231)	(232)	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
Income												
I. Interest Earned	**1759**	**1902**	**1091**	**1450**	**618**	**682**	**2242**	**2501**	**1089**	**1285**	**753**	**737**
a) Interest/discount on advances/bills	419	517	165	251	121	177	211	290	286	353	210	231
b) Income on Investments	300	334	34	47	179	114	585	459	515	508	335	290
c) Interest on balances with RBI and other inter-bank funds	939	943	893	1153	317	391	1446	1753	288	423	208	217
d) Others	101	107	0	0	0	0	0	0	0	0	0	0
II. Other income	**78**	**104**	**74**	**185**	**8**	**27**	**58**	**52**	**68**	**70**	**15**	**66**
a) Commission, exchange and brokerage	11	16	9	7	8	10	8	11	14	14	5	5
b) Other miscellaneous income	67	88	64	177	0	16	49	41	53	56	10	60
Total (I+II)	**1837**	**2006**	**1165**	**1635**	**625**	**708**	**2299**	**2553**	**1157**	**1354**	**768**	**803**
Expenditure & Provisions												
III. Interest expended	**1346**	**1592**	**927**	**1041**	**289**	**355**	**1702**	**1950**	**807**	**960**	**374**	**404**
a) Interest on deposits	1278	1518	914	1012	259	322	1668	1919	760	902	319	332
b) Interest on RBI/inter-bank borrowings	4	4	13	29	31	33	33	31	46	57	17	31
c) Others	64	70	0	0	0	0	0	0	0	0	39	42
IV. Operating expenses	**375**	**452**	**476**	**506**	**238**	**248**	**743**	**763**	**246**	**287**	**226**	**262**
a) Payments to and provisions for employees	309	382	441	465	194	201	683	715	201	240	196	223
b) Rent, taxes and lighting	14	18	6	6	11	13	14	15	5	6	5	8
c) Printing and stationery	4	5	3	4	4	4	3	5	4	3	2	2
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	8	9	2	2	2	2	2	2	1	2	3	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	2	1	1	2	2	1	1	1	1
h) Law charges	1	1	0	0	0	0	2	1	0	0	0	0
i) Postage, telegrams, telephones, etc.	6	5	1	1	1	2	2	2	1	1	2	2
j) Repairs and maintenance	0	1	2	1	3	2	1	1	1	1	1	0
k) Insurance	4	7	1	1	2	5	12	13	5	6	4	4
l) Other expenditure	28	24	18	24	18	18	24	7	27	28	13	18
V. Provisions and contingencies	**15**	**22**	**25**	**14**	**64**	**85**	**-75**	**122**	**77**	**52**	**55**	**0**
Total expenses*	**1721**	**2044**	**1402**	**1547**	**527**	**603**	**2445**	**2713**	**1052**	**1247**	**600**	**666**
VI. Profit /loss	**102**	**-60**	**-262**	**74**	**34**	**20**	**-71**	**-281**	**28**	**56**	**113**	**136**
Total (III+IV+V+VI)	**1837**	**2006**	**1165**	**1635**	**625**	**708**	**2299**	**2553**	**1157**	**1354**	**768**	**803**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank		Netravati Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)	(249)	(250)	(251)	(252)
Income												
I. Interest Earned	**1883**	**2034**	**78**	**92**	**3276**	**3691**	**1494**	**1675**	**1206**	**1609**	**489**	**628**
a) Interest/discount on advances/bills	396	376	23	31	1577	2077	614	766	181	244	335	474
b) Income on Investments	716	1658	54	60	650	727	861	863	0	0	23	26
c) Interest on balances with RBI and other inter-bank funds	771	0	0	0	1049	886	18	46	1025	1365	131	129
d) Others	0	0	1	1	0	0	0	0	0	0	0	0
II. Other income	**84**	**98**	**3**	**3**	**130**	**191**	**38**	**40**	**16**	**18**	**35**	**42**
a) Commission, exchange and brokerage	20	32	1	2	113	178	7	6	10	6	22	8
b) Other miscellaneous income	64	65	2	1	17	13	30	34	6	12	14	34
Total (I+II)	**1967**	**2132**	**81**	**95**	**3406**	**3881**	**1532**	**1715**	**1221**	**1627**	**524**	**670**
Expenditure & Provisions												
III. Interest expended	**1300**	**1462**	**38**	**45**	**1871**	**2236**	**842**	**933**	**1062**	**1223**	**312**	**390**
a) Interest on deposits	1157	1343	37	28	1536	1881	748	869	1041	1199	258	314
b) Interest on RBI/inter-bank borrowings	142	119	1	1	333	337	93	61	21	25	54	77
c) Others	0	0	0	17	2	18	1	3	0	0	0	0
IV. Operating expenses	**431**	**445**	**35**	**41**	**1179**	**1198**	**329**	**347**	**447**	**527**	**157**	**188**
a) Payments to and provisions for employees	386	401	30	32	1052	1033	271	292	408	484	136	164
b) Rent, taxes and lighting	8	8	1	2	35	39	18	19	7	7	8	8
c) Printing and stationery	5	4	0	0	19	21	5	5	3	3	2	2
d) Advertisement and publicity	0	0	0	0	1	1	0	0	0	0	0	0
e) Depreciation on Bank's property	2	2	1	1	9	13	4	4	3	5	2	2
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	0	0	2	3	1	1	1	1	1	1
h) Law charges	1	1	0	0	0	0	1	1	1	0	0	0
i) Postage, telegrams, telephones, etc.	1	1	0	0	8	8	2	3	2	3	2	3
j) Repairs and maintenance	1	1	0	0	2	4	5	5	0	0	0	0
k) Insurance	11	9	1	1	7	16	6	6	1	2	2	2
l) Other expenditure	16	16	2	4	44	60	15	12	21	22	4	6
V. Provisions and contingencies	**57**	**41**	**0**	**0**	**58**	**69**	**7**	**38**	**68**	**103**	**5**	**8**
Total expenses*	**1730**	**1907**	**73**	**86**	**3050**	**3434**	**1171**	**1280**	**1509**	**1750**	**469**	**579**
VI. Profit /loss	**180**	**184**	**7**	**9**	**298**	**378**	**354**	**397**	**-356**	**-226**	**50**	**83**
Total (III+IV+V+VI)	**1967**	**2132**	**81**	**95**	**3406**	**3881**	**1532**	**1715**	**1221**	**1627**	**524**	**670**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank		Palamau Kshetriya Gramin Bank		Panchmahal Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(253)	(254)	(255)	(256)	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)
Income												
I. Interest Earned	**1522**	**1753**	**6112**	**7119**	**1544**	**1916**	**1359**	**1455**	**4641**	**5511**	**881**	**1014**
a) Interest/discount on advances/bills	593	650	4239	5331	307	357	560	555	2388	2983	175	196
b) Income on Investments	398	550	1062	1046	238	228	483	838	352	582	178	162
c) Interest on balances with RBI and other inter-bank funds	531	553	810	741	930	1235	316	62	1901	0	527	655
d) Others	0	0	0	0	70	95	0	0	0	1946	0	1
II. Other income	**90**	**42**	**448**	**472**	**45**	**61**	**31**	**48**	**292**	**327**	**25**	**20**
a) Commission, exchange and brokerage	5	6	76	87	18	27	19	20	246	279	14	8
b) Other miscellaneous income	85	37	372	385	27	33	12	28	46	48	11	12
Total (I+II)	**1612**	**1795**	**6560**	**7591**	**1589**	**1976**	**1390**	**1502**	**4932**	**5838**	**906**	**1034**
Expenditure & Provisions												
III. Interest expended	**1122**	**1223**	**3261**	**3829**	**998**	**1291**	**862**	**1011**	**3139**	**3702**	**599**	**690**
a) Interest on deposits	1024	1128	2087	2434	952	1247	734	878	2696	3177	564	660
b) Interest on RBI/inter-bank borrowings	9	9	1174	1395	44	42	128	134	443	525	35	29
c) Others	89	87	0	0	2	2	0	0	0	0	0	0
IV. Operating expenses	**398**	**459**	**1619**	**1775**	**524**	**546**	**344**	**386**	**1351**	**1587**	**146**	**211**
a) Payments to and provisions for employees	354	410	1256	1341	463	483	283	303	1139	1353	124	183
b) Rent, taxes and lighting	12	13	54	79	13	15	10	13	35	40	5	5
c) Printing and stationery	4	5	21	23	8	7	5	4	19	23	3	3
d) Advertisement and publicity	0	0	1	1	0	1	0	0	0	0	0	0
e) Depreciation on Bank's property	3	3	13	27	4	4	11	20	16	22	1	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	4	4	2	2	2	2	5	4	1	1
h) Law charges	1	1	1	1	1	1	1	1	0	0	0	0
i) Postage, telegrams, telephones, etc.	0	0	33	35	2	3	4	5	27	24	1	1
j) Repairs and maintenance	1	1	1	2	1	1	1	1	1	3	0	1
k) Insurance	1	0	59	61	6	7	1	1	20	24	4	3
l) Other expenditure	20	24	177	199	24	24	27	37	89	92	8	9
V. Provisions and contingencies	**51**	**133**	**125**	**201**	**0**	**0**	**65**	**0**	**0**	**33**	**0**	**0**
Total expenses*	**1520**	**1682**	**4880**	**5604**	**1522**	**1837**	**1206**	**1398**	**4490**	**5289**	**745**	**901**
VI. Profit /loss	**41**	**-20**	**1555**	**1785**	**67**	**140**	**119**	**105**	**442**	**516**	**161**	**133**
Total (III+IV+V+VI)	**1612**	**1795**	**6560**	**7591**	**1589**	**1976**	**1390**	**1502**	**4932**	**5838**	**906**	**1034**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank		Pragjyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(265)	(266)	(267)	(268)	(269)	(270)	(271)	(272)	(273)	(274)	(275)	(276)
Income												
I. Interest Earned	**438**	**529**	**2757**	**3378**	**964**	**1084**	**4552**	**5000**	**2229**	**2665**	**6902**	**7700**
a) Interest/discount on advances/bills	87	123	1725	2280	211	251	1027	1068	356	479	3107	3746
b) Income on Investments	250	258	874	1089	247	127	3525	3926	1836	2165	3795	3954
c) Interest on balances with RBI and other inter-bank funds	101	148	158	9	507	706	0	0	37	21	0	0
d) Others	0	0	0	0	0	0	0	6	0	0	0	0
II. Other income	**5**	**6**	**184**	**300**	**15**	**17**	**134**	**160**	**25**	**59**	**448**	**543**
a) Commission, exchange and brokerage	2	2	73	153	11	14	79	94	8	12	70	92
b) Other miscellaneous income	3	4	111	147	4	3	56	66	17	48	379	451
Total (I+II)	**443**	**535**	**2941**	**3678**	**979**	**1101**	**4686**	**5159**	**2254**	**2724**	**7351**	**8242**
Expenditure & Provisions												
III. Interest expended	**275**	**342**	**1695**	**2027**	**549**	**731**	**2818**	**3296**	**1451**	**1656**	**3271**	**3442**
a) Interest on deposits	263	334	1411	1664	508	695	2558	3054	1399	1595	2593	2780
b) Interest on RBI/inter-bank borrowings	0	0	284	362	41	36	260	239	52	62	678	663
c) Others	12	8	0	0	0	0	0	3	0	0	0	0
IV. Operating expenses	**98**	**115**	**733**	**841**	**142**	**153**	**1301**	**1434**	**523**	**624**	**1857**	**2078**
a) Payments to and provisions for employees	81	96	644	725	112	119	1169	1265	466	545	1670	1854
b) Rent, taxes and lighting	4	4	20	22	6	7	41	45	9	12	39	47
c) Printing and stationery	2	2	10	12	3	3	15	28	3	7	14	19
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	3	3	7	8	3	2	14	13	3	6	9	17
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	0	0	1	4	1	1	4	4	1	2	5	5
h) Law charges	0	0	0	1	0	0	1	1	0	0	2	2
i) Postage, telegrams, telephones, etc.	1	2	7	9	1	2	7	3	1	1	23	22
j) Repairs and maintenance	1	0	3	1	1	0	3	2	1	1	3	5
k) Insurance	2	4	1	1	4	5	3	4	10	12	28	30
l) Other expenditure	4	5	38	58	12	14	44	69	26	38	65	78
V. Provisions and contingencies	**0**	**7**	**0**	**0**	**0**	**0**	**396**	**421**	**68**	**45**	**61**	**105**
Total expenses*	**373**	**457**	**2428**	**2867**	**692**	**884**	**4119**	**4730**	**1974**	**2280**	**5128**	**5520**
VI. Profit /loss	**70**	**71**	**513**	**811**	**287**	**217**	**170**	**8**	**212**	**399**	**2162**	**2617**
Total (III+IV+V+VI)	**443**	**535**	**2941**	**3678**	**979**	**1101**	**4686**	**5159**	**2254**	**2724**	**7351**	**8242**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Puri Gramin Bank		Rae Bareli Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank		Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(277)	(278)	(279)	(280)	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)
Income												
I. Interest Earned	**3128**	**3803**	**2408**	**2677**	**1126**	**1339**	**987**	**1174**	**1289**	**1464**	**477**	**566**
a) Interest/discount on advances/bills	1814	2119	419	530	218	224	470	568	376	403	247	285
b) Income on Investments	1313	1683	1238	1186	25	18	240	290	242	162	60	90
c) Interest on balances with RBI and other inter-bank funds	1	1	723	934	883	1097	276	316	672	899	0	0
d) Others	0	0	29	27	0	0	0	0	0	0	170	191
II. Other income	**118**	**119**	**19**	**40**	**115**	**35**	**32**	**35**	**26**	**29**	**17**	**76**
a) Commission, exchange and brokerage	85	91	12	16	13	17	4	7	5	6	4	12
b) Other miscellaneous income	34	28	7	23	102	18	28	28	21	23	13	64
Total (I+II)	**3246**	**3921**	**2427**	**2716**	**1241**	**1374**	**1019**	**1208**	**1315**	**1493**	**494**	**642**
Expenditure & Provisions												
III. Interest expended	**2294**	**2833**	**1453**	**1667**	**749**	**730**	**729**	**831**	**996**	**1092**	**485**	**545**
a) Interest on deposits	1933	2333	1395	1614	708	690	632	744	920	1038	450	506
b) Interest on RBI/inter-bank borrowings	361	500	58	54	40	39	5	3	0	0	0	0
c) Others	0	0	0	0	0	0	93	84	76	54	35	39
IV. Operating expenses	**933**	**998**	**526**	**614**	**357**	**368**	**277**	**325**	**465**	**481**	**302**	**301**
a) Payments to and provisions for employees	802	865	468	548	338	326	238	266	414	435	258	250
b) Rent, taxes and lighting	27	30	9	14	7	7	9	10	11	11	10	12
c) Printing and stationery	13	12	8	10	4	4	4	4	7	3	4	3
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	7	9	6	8	1	1	3	5	6	3	2	3
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	3	4	1	2	0	1	1	1	1	2	0	1
h) Law charges	0	0	0	1	0	0	0	1	0	1	0	1
i) Postage, telegrams, telephones, etc.	3	2	4	4	2	2	2	2	2	2	3	3
j) Repairs and maintenance	1	1	4	4	1	1	1	1	1	1	1	1
k) Insurance	15	18	7	11	5	11	0	1	8	8	0	0
l) Other expenditure	62	57	18	14	1	15	19	34	17	15	24	27
V. Provisions and contingencies	**0**	**239**	**92**	**88**	**55**	**99**	**-9**	**10**	**30**	**57**	**170**	**35**
Total expenses*	**3227**	**3831**	**1978**	**2281**	**1106**	**1098**	**1006**	**1156**	**1461**	**1574**	**787**	**846**
VI. Profit /loss	**19**	**-149**	**357**	**348**	**79**	**177**	**22**	**42**	**-176**	**-137**	**-462**	**-239**
Total (III+IV+V+VI)	**3246**	**3921**	**2427**	**2716**	**1241**	**1374**	**1019**	**1208**	**1315**	**1493**	**494**	**642**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)	(297)	(298)	(299)	(300)
Income												
I. Interest Earned	**2300**	**2918**	**1127**	**1335**	**828**	**981**	**5936**	**6766**	**2714**	**3095**	**979**	**1146**
a) Interest/discount on advances/bills	817	947	307	341	350	443	3637	4131	492	644	292	302
b) Income on Investments	1483	1971	806	966	276	338	184	140	1006	1024	263	383
c) Interest on balances with RBI and other inter-bank funds	0	0	13	27	200	199	2115	2495	1214	1425	425	461
d) Others	0	0	0	0	2	2	0	0	2	2	0	0
II. Other income	**113**	**245**	**49**	**44**	**22**	**25**	**242**	**305**	**36**	**39**	**77**	**35**
a) Commission, exchange and brokerage	19	29	33	32	4	3	106	108	9	10	26	24
b) Other miscellaneous income	94	216	16	12	18	22	136	196	27	29	51	11
Total (I+II)	**2413**	**3162**	**1176**	**1379**	**850**	**1006**	**6178**	**7071**	**2750**	**3134**	**1056**	**1182**
Expenditure & Provisions												
III. Interest expended	**1712**	**2105**	**788**	**907**	**578**	**672**	**3471**	**4173**	**1753**	**1930**	**663**	**779**
a) Interest on deposits	1545	1927	711	829	537	624	2918	3553	1655	1850	571	686
b) Interest on RBI/inter-bank borrowings	167	178	76	78	41	48	553	621	98	80	90	87
c) Others	0	0	0	0	0	0	0	0	0	0	2	6
IV. Operating expenses	**478**	**549**	**244**	**275**	**230**	**272**	**1425**	**1676**	**631**	**641**	**152**	**166**
a) Payments to and provisions for employees	423	490	204	231	192	227	1231	1451	506	546	129	138
b) Rent, taxes and lighting	14	16	10	13	9	12	36	39	15	17	7	7
c) Printing and stationery	10	11	3	5	5	4	18	21	8	14	2	5
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	1	0	0
e) Depreciation on Bank's property	8	6	8	8	6	9	16	21	5	6	6	5
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	1	1	2	2	4	4	1	2	1	1
h) Law charges	0	1	0	0	0	0	1	1	0	1	0	0
i) Postage, telegrams, telephones, etc.	3	5	1	1	2	2	21	22	5	5	1	2
j) Repairs and maintenance	2	3	1	0	1	1	0	1	1	2	0	0
k) Insurance	7	10	4	5	4	4	20	22	12	13	4	5
l) Other expenditure	8	6	13	11	10	11	78	93	76	34	3	3
V. Provisions and contingencies	**90**	**202**	**44**	**79**	**31**	**5**	**286**	**119**	**149**	**-96**	**31**	**20**
Total expenses*	**2190**	**2654**	**1032**	**1182**	**808**	**944**	**4896**	**5849**	**2384**	**2571**	**815**	**945**
VI. Profit /loss	**133**	**306**	**100**	**118**	**11**	**57**	**996**	**1102**	**217**	**659**	**210**	**216**
Total (III+IV+V+VI)	**2413**	**3162**	**1176**	**1379**	**850**	**1006**	**6178**	**7071**	**2750**	**3134**	**1056**	**1182**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(301)	(302)	(303)	(304)	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)
Income												
I. Interest Earned	**3836**	**4752**	**882**	**1051**	**1710**	**1918**	**7237**	**8757**	**1937**	**2488**	**2258**	**2436**
a) Interest/discount on advances/bills	494	747	496	604	301	381	394	936	981	1448	282	309
b) Income on Investments	2338	2290	116	201	420	367	4854	5893	0	513	725	475
c) Interest on balances with RBI and other inter-bank funds	1004	1715	270	246	989	1171	1979	1918	0	528	1250	1652
d) Others	0	0	0	0	0	0	10	10	957	0	0	0
II. Other income	**52**	**87**	**50**	**57**	**145**	**85**	**94**	**128**	**131**	**253**	**227**	**112**
a) Commission, exchange and brokerage	49	79	12	15	28	51	28	32	51	74	14	13
b) Other miscellaneous income	3	8	38	42	117	34	66	97	80	179	213	99
Total (I+II)	**3889**	**4840**	**932**	**1108**	**1855**	**2004**	**7331**	**8885**	**2068**	**2741**	**2484**	**2548**
Expenditure & Provisions												
III. Interest expended	**2868**	**3457**	**487**	**625**	**1136**	**1325**	**4541**	**5082**	**1149**	**1417**	**1655**	**1684**
a) Interest on deposits	2805	3376	372	438	1031	1227	4440	4988	942	1150	1566	1610
b) Interest on RBI/inter-bank borrowings	0	0	116	187	96	87	5	4	0	267	89	74
c) Others	64	81	0	0	9	12	96	91	206	0	0	0
IV. Operating expenses	**956**	**1007**	**179**	**195**	**519**	**531**	**1646**	**1823**	**436**	**542**	**657**	**690**
a) Payments to and provisions for employees	847	883	148	160	439	451	1246	1527	371	465	605	625
b) Rent, taxes and lighting	38	40	8	9	13	15	22	30	12	15	9	11
c) Printing and stationery	15	11	3	4	6	8	11	12	7	8	4	7
d) Advertisement and publicity	0	0	0	0	0	0	1	1	0	0	0	0
e) Depreciation on Bank's property	7	6	3	4	4	4	6	7	5	8	2	2
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	3	1	1	1	1	3	3	2	2	2	2
h) Law charges	1	1	0	0	1	1	1	3	0	1	0	1
i) Postage, telegrams, telephones, etc.	3	3	3	3	1	2	7	8	6	6	2	2
j) Repairs and maintenance	1	1	2	1	1	2	2	2	0	0	1	1
k) Insurance	20	25	0	0	28	9	35	38	5	6	5	7
l) Other expenditure	22	34	11	12	24	38	312	192	26	31	27	31
V. Provisions and contingencies	**-86**	**-127**	**30**	**37**	**0**	**17**	**0**	**0**	**0**	**57**	**0**	**0**
Total expenses*	**3825**	**4463**	**667**	**819**	**1655**	**1856**	**6187**	**6905**	**1585**	**1959**	**2311**	**2373**
VI. Profit /loss	**150**	**503**	**236**	**252**	**200**	**131**	**1144**	**1980**	**484**	**725**	**173**	**175**
Total (III+IV+V+VI)	**3889**	**4840**	**932**	**1108**	**1855**	**2004**	**7331**	**8885**	**2068**	**2741**	**2484**	**2548**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank		Sharda Gramin Bank		Shekhawati Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)	(321)	(322)	(323)	(324)
Income												
I. Interest Earned	**993**	**1203**	**1484**	**1726**	**1415**	**1726**	**652**	**810**	**1262**	**1506**	**2840**	**3349**
a) Interest/discount on advances/bills	192	228	450	545	497	616	123	162	212	278	933	1056
b) Income on Investments	8	11	1026	1175	302	290	523	642	347	462	1884	2293
c) Interest on balances with RBI and other inter-bank funds	794	965	7	6	590	789	6	6	703	765	23	1
d) Others	0	0	0	0	25	30	0	0	0	0	0	0
II. Other income	**61**	**116**	**52**	**75**	**69**	**30**	**23**	**32**	**42**	**60**	**118**	**408**
a) Commission, exchange and brokerage	6	7	52	75	45	30	11	12	41	59	15	22
b) Other miscellaneous income	56	109	0	0	24	0	12	20	1	1	103	386
Total (I+II)	**1055**	**1319**	**1536**	**1802**	**1484**	**1757**	**675**	**842**	**1304**	**1565**	**2958**	**3758**
Expenditure & Provisions												
III. Interest expended	**809**	**918**	**674**	**775**	**628**	**766**	**559**	**649**	**824**	**949**	**1978**	**2261**
a) Interest on deposits	784	899	586	669	472	602	536	617	793	912	1829	2121
b) Interest on RBI/inter-bank borrowings	26	19	87	106	0	1	23	32	0	0	1	1
c) Others	0	0	0	0	156	163	0	0	31	36	149	140
IV. Operating expenses	**350**	**369**	**240**	**257**	**287**	**262**	**272**	**269**	**359**	**386**	**676**	**772**
a) Payments to and provisions for employees	328	344	193	203	171	198	212	221	320	340	611	697
b) Rent, taxes and lighting	4	4	9	11	6	7	6	7	7	9	6	8
c) Printing and stationery	3	3	7	5	5	5	2	2	3	4	5	6
d) Advertisement and publicity	0	0	0	1	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	1	1	8	9	4	5	1	2	2	3	4	5
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	1	2	1	1	1	1	3	3
h) Law charges	0	0	0	1	0	0	0	0	0	0	3	2
i) Postage, telegrams, telephones, etc.	0	1	4	4	2	2	1	1	3	3	9	10
j) Repairs and maintenance	1	2	1	1	7	11	0	0	0	1	1	1
k) Insurance	6	7	5	7	5	5	4	6	6	6	1	1
l) Other expenditure	6	6	13	13	87	27	46	29	17	19	33	40
V. Provisions and contingencies	**59**	**68**	**28**	**15**	**52**	**0**	**0**	**0**	**5**	**0**	**47**	**82**
Total expenses*	**1160**	**1286**	**914**	**1032**	**863**	**1028**	**831**	**918**	**1183**	**1335**	**2655**	**3033**
VI. Profit /loss	**-164**	**-35**	**594**	**754**	**568**	**728**	**-156**	**-76**	**115**	**231**	**256**	**642**
Total (III+IV+V+VI)	**1055**	**1319**	**1536**	**1802**	**1484**	**1757**	**675**	**842**	**1304**	**1565**	**2958**	**3758**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Shivalik Kshetriya Gramin Bank 2000 (325)	Shivalik Kshetriya Gramin Bank 2001 (326)	Shivpuri Kshetriya Gramin Bank 2000 (327)	Shivpuri Kshetriya Gramin Bank 2001 (328)	Sri Sathavahana Gramin Bank 2000 (329)	Sri Sathavahana Gramin Bank 2001 (330)	Shri Venkateshwara Gramin Bank 2000 (331)	Shri Venkateshwara Gramin Bank 2001 (332)	Singhbhum Kshetriya Gramin Bank 2000 (333)	Singhbhum Kshetriya Gramin Bank 2001 (334)	Siwan Kshetriya Gramin Bank 2000 (335)	Siwan Kshetriya Gramin Bank 2001 (336)
Income												
I. Interest Earned	**1670**	**1912**	**1421**	**1745**	**1774**	**2063**	**2533**	**3169**	**1877**	**2293**	**2490**	**3141**
a) Interest/discount on advances/bills	408	470	419	523	861	1038	1600	2053	384	510	237	322
b) Income on Investments	865	1213	43	26	216	240	186	283	906	1179	347	410
c) Interest on balances with RBI and other inter-bank funds	396	229	959	1197	697	786	746	833	586	604	1906	2409
d) Others	0	0	0	0	0	0	0	0	0	0	0	0
II. Other income	**42**	**104**	**148**	**100**	**276**	**95**	**114**	**148**	**43**	**45**	**37**	**30**
a) Commission, exchange and brokerage	6	7	40	45	44	47	68	87	7	10	14	15
b) Other miscellaneous income	36	97	108	55	232	48	46	61	36	36	23	15
Total (I+II)	**1712**	**2016**	**1570**	**1846**	**2050**	**2158**	**2647**	**3317**	**1919**	**2339**	**2527**	**3171**
Expenditure & Provisions												
III. Interest expended	**910**	**1090**	**1025**	**1166**	**1374**	**1634**	**1599**	**2025**	**1435**	**1660**	**1641**	**1937**
a) Interest on deposits	833	1000	976	1124	1254	1500	1410	1817	1339	1636	1613	1912
b) Interest on RBI/inter-bank borrowings	76	88	49	41	120	134	189	208	93	22	28	25
c) Others	1	2	0	0	0	0	0	0	2	2	0	0
IV. Operating expenses	**310**	**351**	**437**	**463**	**467**	**359**	**640**	**701**	**479**	**494**	**382**	**487**
a) Payments to and provisions for employees	241	261	392	414	242	255	545	587	421	437	345	442
b) Rent, taxes and lighting	7	11	13	14	7	10	16	20	12	15	7	9
c) Printing and stationery	3	3	5	6	6	6	9	13	5	5	3	4
d) Advertisement and publicity	0	0	0	0	0	0	1	1	0	0	0	0
e) Depreciation on Bank's property	13	15	2	3	3	4	6	10	2	3	4	5
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	2	1	1	1	1	2	2	1	2	1	1
h) Law charges	3	1	0	0	0	0	0	0	0	0	0	0
i) Postage, telegrams, telephones, etc.	3	4	4	3	2	3	14	14	2	3	1	1
j) Repairs and maintenance	1	2	1	1	1	1	3	6	2	1	0	1
k) Insurance	1	1	6	6	9	11	11	12	2	2	10	10
l) Other expenditure	38	51	12	13	195	67	33	34	31	28	11	15
V. Provisions and contingencies	**-13**	**30**	**13**	**94**	**0**	**0**	**22**	**43**	**0**	**59**	**-103**	**325**
Total expenses*	**1220**	**1441**	**1462**	**1628**	**1841**	**1993**	**2239**	**2726**	**1913**	**2154**	**2023**	**2424**
VI. Profit /loss	**504**	**545**	**95**	**123**	**209**	**165**	**386**	**549**	**6**	**126**	**607**	**422**
Total (III+IV+V+VI)	**1712**	**2016**	**1570**	**1846**	**2050**	**2158**	**2647**	**3317**	**1919**	**2339**	**2527**	**3171**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank		Sree Anantha Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)	(345)	(346)	(347)	(348)
Income												
I. Interest Earned	**618**	**705**	**6678**	**7868**	**2531**	**2779**	**3321**	**3857**	**2737**	**3163**	**5367**	**6010**
a) Interest/discount on advances/bills	422	481	4847	6043	729	857	1927	2238	1036	1252	2289	2717
b) Income on Investments	112	180	663	753	729	776	1394	1619	1665	1884	3034	3257
c) Interest on balances with RBI and other inter-bank funds	7	13	1155	1071	1073	1144	0	0	37	27	44	35
d) Others	77	31	14	0	0	2	0	0	0	0	0	0
II. Other income	**34**	**55**	**536**	**501**	**436**	**190**	**157**	**213**	**70**	**94**	**145**	**184**
a) Commission, exchange and brokerage	4	4	532	497	161	190	45	48	57	75	107	137
b) Other miscellaneous income	30	51	4	4	275	0	112	165	13	19	38	48
Total (I+II)	**651**	**760**	**7214**	**8369**	**2967**	**2969**	**3478**	**4070**	**2807**	**3258**	**5512**	**6194**
Expenditure & Provisions												
III. Interest expended	**401**	**455**	**3320**	**4008**	**1124**	**1253**	**1904**	**2149**	**1854**	**2271**	**3575**	**4031**
a) Interest on deposits	292	337	2104	2587	986	1110	1493	1727	1654	2069	3177	3563
b) Interest on RBI/inter-bank borrowings	110	118	1215	1422	138	143	411	422	200	202	398	467
c) Others	0	0	0	0	0	0	0	0	0	0	0	0
IV. Operating expenses	**215**	**240**	**2455**	**2685**	**608**	**660**	**662**	**801**	**480**	**587**	**1313**	**1374**
a) Payments to and provisions for employees	174	205	2044	2199	537	576	535	658	391	489	1191	1258
b) Rent, taxes and lighting	9	9	71	90	16	19	16	18	18	20	47	45
c) Printing and stationery	3	3	28	29	7	9	9	12	8	7	19	18
d) Advertisement and publicity	0	0	2	3	0	0	2	2	0	0	2	3
e) Depreciation on Bank's property	3	3	12	24	8	10	14	18	7	9	4	6
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	0	1	5	5	2	2	2	2	2	2	4	5
h) Law charges	0	1	2	5	1	1	0	0	1	0	0	1
i) Postage, telegrams, telephones, etc.	-1	3	57	60	3	4	8	8	4	4	13	13
j) Repairs and maintenance	1	1	8	10	1	1	1	1	1	1	1	2
k) Insurance	1	2	19	26	10	11	3	3	11	16	28	19
l) Other expenditure	24	12	206	235	22	26	73	78	39	40	2	5
V. Provisions and contingencies	**58**	**28**	**161**	**201**	**0**	**90**	**-7**	**84**	**55**	**140**	**258**	**287**
Total expenses*	**617**	**695**	**5775**	**6694**	**1733**	**1913**	**2567**	**2950**	**2334**	**2858**	**4888**	**5404**
VI. Profit /loss	**-24**	**37**	**1278**	**1475**	**1234**	**966**	**918**	**1035**	**418**	**259**	**366**	**503**
Total (III+IV+V+VI)	**651**	**760**	**7214**	**8369**	**2967**	**2969**	**3478**	**4070**	**2807**	**3258**	**5512**	**6194**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Sri Ganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(349)	(350)	(351)	(352)	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)
Income												
I. Interest Earned	**896**	**995**	**1029**	**1128**	**736**	**808**	**3611**	**4029**	**1100**	**1252**	**1060**	**1335**
a) Interest/discount on advances/bills	435	487	449	499	103	124	1062	1207	670	648	545	688
b) Income on Investments	138	144	238	224	244	297	2503	2772	148	179	150	187
c) Interest on balances with RBI and other inter-bank funds	233	278	342	404	388	382	38	42	283	425	365	460
d) Others	90	86	0	0	0	4	9	8	0	0	0	0
II. Other income	**42**	**47**	**316**	**50**	**29**	**29**	**52**	**62**	**50**	**44**	**82**	**90**
a) Commission, exchange and brokerage	10	16	33	36	11	12	50	59	14	12	53	64
b) Other miscellaneous income	32	31	283	14	18	17	3	3	36	31	29	26
Total (I+II)	**938**	**1042**	**1344**	**1178**	**765**	**838**	**3664**	**4090**	**1149**	**1296**	**1142**	**1426**
Expenditure & Provisions												
III. Interest expended	**602**	**643**	**660**	**751**	**419**	**472**	**2239**	**2573**	**729**	**820**	**653**	**929**
a) Interest on deposits	521	556	559	657	408	459	2020	2352	557	655	530	779
b) Interest on RBI/inter-bank borrowings	81	87	101	93	11	14	220	221	168	163	97	35
c) Others	0	0	0	0	0	0	0	0	5	1	25	115
IV. Operating expenses	**225**	**238**	**196**	**195**	**272**	**278**	**972**	**1088**	**256**	**292**	**258**	**294**
a) Payments to and provisions for employees	197	210	171	168	213	228	875	962	198	205	192	203
b) Rent, taxes and lighting	6	7	6	7	8	9	16	21	11	13	14	20
c) Printing and stationery	3	3	3	3	4	5	7	0	6	7	5	6
d) Advertisement and publicity	0	0	0	0	0	0	0	7	1	0	0	0
e) Depreciation on Bank's property	2	2	4	4	2	2	4	5	12	10	12	11
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	0	1	2	2	1	1	0	1
h) Law charges	0	0	1	1	0	0	1	1	0	0	1	0
i) Postage, telegrams, telephones, etc.	1	2	1	1	1	1	3	4	3	2	3	3
j) Repairs and maintenance	0	0	1	1	1	1	1	1	1	1	0	1
k) Insurance	4	4	4	4	1	1	14	25	4	5	1	0
l) Other expenditure	11	11	4	4	40	29	49	60	19	47	30	49
V. Provisions and contingencies	**18**	**18**	**225**	**51**	**0**	**0**	**72**	**284**	**162**	**141**	**0**	**0**
Total expenses*	**827**	**881**	**856**	**945**	**690**	**750**	**3211**	**3661**	**986**	**1112**	**910**	**1222**
VI. Profit /loss	**93**	**144**	**263**	**181**	**74**	**88**	**381**	**146**	**1**	**43**	**231**	**203**
Total (III+IV+V+VI)	**938**	**1042**	**1344**	**1178**	**765**	**838**	**3664**	**4090**	**1149**	**1296**	**1142**	**1426**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank		Tulsi Gramin Bank		Tungabhadra Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)	(369)	(370)	(371)	(372)
Income												
I. Interest Earned	**1521**	**1764**	**617**	**745**	**885**	**1130**	**2032**	**2364**	**1920**	**2261**	**6065**	**6746**
a) Interest/discount on advances/bills	325	344	39	50	323	442	287	419	659	845	3955	4871
b) Income on Investments	72	74	373	458	155	164	1054	1270	1256	1409	961	761
c) Interest on balances with RBI and other inter-bank funds	1123	1346	204	236	407	524	691	675	5	7	1145	1114
d) Others	1	0	0	0	0	0	0	0	0	0	4	0
II. Other income	**45**	**65**	**17**	**14**	**79**	**71**	**78**	**248**	**75**	**169**	**566**	**638**
a) Commission, exchange and brokerage	23	26	8	8	15	19	76	102	74	127	113	126
b) Other miscellaneous income	22	39	9	5	64	52	2	146	1	42	454	512
Total (I+II)	**1565**	**1829**	**635**	**758**	**964**	**1201**	**2111**	**2612**	**1995**	**2430**	**6631**	**7384**
Expenditure & Provisions												
III. Interest expended	**1139**	**1248**	**339**	**387**	**699**	**814**	**2043**	**2325**	**1051**	**1189**	**3440**	**3722**
a) Interest on deposits	1118	1213	332	383	624	729	1775	2121	940	1054	2443	2847
b) Interest on RBI/inter-bank borrowings	21	35	7	4	74	86	267	204	111	135	839	875
c) Others	0	0	0	0	1	0	1	0	0	0	157	0
IV. Operating expenses	**502**	**497**	**126**	**132**	**362**	**369**	**1063**	**1101**	**579**	**621**	**1552**	**1654**
a) Payments to and provisions for employees	456	451	96	99	320	327	986	1010	523	554	1373	1443
b) Rent, taxes and lighting	8	9	5	6	8	10	26	27	10	14	32	35
c) Printing and stationery	3	4	3	5	6	4	12	12	9	10	18	21
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	4	4	6	6	3	3	3	3	6	9	14	16
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	0	1	1	1	2	3	2	2	7
h) Law charges	1	0	0	0	0	0	2	2	1	2	3	3
i) Postage, telegrams, telephones, etc.	2	2	2	2	4	4	3	4	5	5	20	21
j) Repairs and maintenance	1	0	4	5	0	0	2	3	1	1	5	5
k) Insurance	10	9	3	2	5	5	12	15	10	11	1	1
l) Other expenditure	15	15	6	7	15	15	17	23	10	13	84	102
V. Provisions and contingencies	**0**	**23**	**26**	**34**	**24**	**12**	**-327**	**5**	**8**	**39**	**309**	**405**
Total expenses*	**1641**	**1744**	**465**	**519**	**1062**	**1183**	**3106**	**3426**	**1629**	**1810**	**4992**	**5376**
VI. Profit /loss	**-75**	**61**	**143**	**205**	**-122**	**5**	**-669**	**-819**	**357**	**580**	**1330**	**1603**
Total (III+IV+V+VI)	**1565**	**1829**	**635**	**758**	**964**	**1201**	**2111**	**2612**	**1995**	**2430**	**6631**	**7384**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank		Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(373)	(374)	(375)	(376)	(377)	(378)	(379)	(380)	(381)	(382)	(383)	(384)
Income												
I. Interest Earned	**2417**	**3216**	**2843**	**3576**	**542**	**623**	**1169**	**1357**	**919**	**993**	**843**	**1143**
a) Interest/discount on advances/bills	789	1215	567	684	273	302	345	431	667	758	402	574
b) Income on Investments	659	684	3	3	248	105	382	497	252	235	101	201
c) Interest on balances with RBI and other inter-bank funds	944	1308	2253	2717	20	216	441	428	0	0	291	322
d) Others	26	9	21	172	0	0	0	0	0	0	49	46
II. Other income	**271**	**277**	**425**	**345**	**30**	**33**	**37**	**37**	**56**	**50**	**30**	**77**
a) Commission, exchange and brokerage	27	52	37	37	10	10	23	25	8	9	27	34
b) Other miscellaneous income	244	225	388	308	19	23	14	12	48	41	3	44
Total (I+II)	**2688**	**3493**	**3268**	**3921**	**572**	**657**	**1206**	**1393**	**975**	**1043**	**873**	**1220**
Expenditure & Provisions												
III. Interest expended	**1789**	**2138**	**2413**	**2664**	**232**	**264**	**656**	**745**	**562**	**633**	**519**	**720**
a) Interest on deposits	1717	2064	2339	2591	171	200	584	687	398	458	462	623
b) Interest on RBI/inter-bank borrowings	72	74	74	73	17	14	72	58	28	33	1	9
c) Others	0	0	0	0	44	50	0	0	136	142	56	88
IV. Operating expenses	**1090**	**1136**	**1156**	**1210**	**130**	**149**	**243**	**233**	**215**	**261**	**138**	**142**
a) Payments to and provisions for employees	879	909	1094	1139	102	110	201	192	166	200	87	91
b) Rent, taxes and lighting	20	21	17	17	5	6	9	10	8	9	14	16
c) Printing and stationery	6	5	6	6	2	3	4	4	3	3	7	6
d) Advertisement and publicity	1	2	0	0	0	0	0	0	2	2	0	0
e) Depreciation on Bank's property	6	8	3	3	4	6	4	3	10	12	6	5
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	3	3	2	2	1	1	1	1	1	1	1	1
h) Law charges	2	2	0	0	0	0	0	1	0	0	0	0
i) Postage, telegrams, telephones, etc.	4	5	2	2	3	3	4	5	4	6	2	2
j) Repairs and maintenance	1	1	0	0	1	2	0	0	1	2	0	1
k) Insurance	13	18	15	19	3	3	0	1	2	2	3	3
l) Other expenditure	155	163	18	21	9	15	20	17	18	25	16	17
V. Provisions and contingencies	**140**	**155**	**19**	**26**	**8**	**28**	**28**	**83**	**65**	**85**	**25**	**68**
Total expenses*	**2879**	**3274**	**3569**	**3874**	**361**	**413**	**899**	**978**	**777**	**894**	**657**	**862**
VI. Profit /loss	**-331**	**64**	**-321**	**21**	**202**	**215**	**279**	**331**	**133**	**64**	**191**	**290**
Total (III+IV+V+VI)	**2688**	**3493**	**3268**	**3921**	**572**	**657**	**1206**	**1393**	**975**	**1043**	**873**	**1220**

TABLE 55: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 1999-2000 AND 2000-2001

Items	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)
Income								
I. Interest Earned	**1037**	**1244**	**1088**	**1229**	**526**	**646**	**505**	**656**
a) Interest/discount on advances/bills	256	367	273	377	319	417	228	254
b) Income on Investments	193	210	295	208	109	122	99	104
c) Interest on balances with RBI and other inter-bank funds	584	660	521	645	99	106	178	298
d) Others	4	7	0	0	0	0	0	0
II. Other income	**31**	**81**	**54**	**50**	**50**	**62**	**32**	**22**
a) Commission, exchange and brokerage	22	68	54	49	8	12	22	10
b) Other miscellaneous income	9	13	0	1	41	50	10	12
Total (I+II)	**1068**	**1325**	**1142**	**1279**	**576**	**708**	**537**	**678**
Expenditure & Provisions								
III. Interest expended	**495**	**562**	**693**	**773**	**326**	**386**	**274**	**325**
a) Interest on deposits	418	464	636	701	284	332	236	280
b) Interest on RBI/inter-bank borrowings	65	92	58	71	8	54	0	0
c) Others	13	6	0	0	35	0	37	45
IV. Operating expenses	**292**	**402**	**257**	**282**	**153**	**191**	**137**	**147**
a) Payments to and provisions for employees	262	364	222	237	132	163	117	123
b) Rent, taxes and lighting	5	6	7	10	6	6	4	5
c) Printing and stationery	3	3	4	5	3	6	2	3
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	2	4	4	6	2	4	2	2
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	0	1	4	5	0	0	0	0
i) Postage, telegrams, telephones, etc.	4	4	2	2	1	1	1	1
j) Repairs and maintenance	1	1	0	1	0	0	0	0
k) Insurance	0	0	7	5	2	2	2	3
l) Other expenditure	13	18	7	10	6	7	8	8
V. Provisions and contingencies	**0**	**28**	**4**	**173**	**15**	**31**	**17**	**53**
Total expenses*	**787**	**964**	**951**	**1055**	**479**	**577**	**410**	**472**
VI. Profit /loss	**281**	**333**	**187**	**52**	**81**	**101**	**109**	**154**
Total (III+IV+V+VI)	**1068**	**1325**	**1142**	**1279**	**576**	**708**	**537**	**678**

TABLE 56: CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 AND 2001

Bank name	Liability on account of outstanding forward exchange contracts		Guarantees given on behalf of constituents				Acceptances, endor-sements and other obligations		Others@		Total	
			In India		Outside India							
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
State Bank of India and its Associates												
State Bank of India	4906499	4815732	903640	870618	576348	617516	1294170	1289458	557600	773575	8238258	8366899
State Bank of Bikaner and Jaipur	51324	45756	34536	31443	0	0	38644	36924	8168	8431	132672	122554
State Bank of Hyderabad	237743	547252	69423	68350	18186	6630	107270	124941	6064	14140	438686	761313
State Bank of Mysore	106408	241109	29306	31087	6534	4074	52780	51437	9339	5162	204368	332869
State Bank of Patiala	77072	127602	49001	28883	133	211	52644	50919	4893	22042	183744	229657
State Bank of Saurashtra	77553	57511	19795	19626	729	589	56483	35651	624	845	155183	114222
State Bank of Travancore	194111	293683	38237	37958	329	255	31003	34720	24116	30327	287797	396943
State Bank of Indore	53014	65942	13783	14534	1699	1854	29788	27196	6282	6478	104566	116004
Total	**5703725**	**6194587**	**1157721**	**1102499**	**603958**	**631129**	**1662783**	**1651246**	**617086**	**861000**	**9745273**	**10440461**
Nationalised Banks												
Bank of Baroda	751812	1331343	212647	200713	119886	144344	173952	212169	72149	83428	1330446	1971997
Allahabad Bank	437809	487067	74839	66620	0	0	83092	66625	25996	49575	621736	669887
Andhra Bank	144402	116906	48879	58785	0	0	28121	33708	38230	24557	259632	233956
Bank of India	1773761	3078783	227593	244005	40598	40374	230943	290433	342683	500897	2615579	4154492
Bank of Maharashtra	423742	588410	94796	97136	12536	9314	40046	29386	11909	12139	583029	736385
Canara Bank	1479980	2751514	414545	442493	4009	3367	249767	247072	95489	75771	2243790	3520217
Central Bank of India	594194	724862	118761	123579	22888	22823	107522	111794	33266	29093	876630	1012151
Corporation Bank	206588	383189	83115	99391	3354	2309	41149	44268	5453	7275	339658	536432
Dena Bank	136891	301405	61857	78263	0	0	79805	51200	20082	62418	298635	493286
Indian Bank	493181	397913	43733	51112	4487	1074	50568	71237	52013	64552	643982	585888
Indian Overseas Bank	173965	223862	127425	138699	9878	8239	114616	127232	17635	11077	443519	509109
Oriental Bank of Commerce	59851	59411	94922	102858	2379	2841	40552	42823	21187	27292	218891	235225
Punjab & Sind Bank	60615	85116	57586	53045	0	0	30176	30682	1776	1444	150154	170287
Punjab National Bank	394204	1261873	194706	211913	61312	43078	197776	244090	108378	59818	956376	1820772
Syndicate Bank	619074	884950	95126	88660	166	220	54548	44999	28793	49880	797706	1068709
Union Bank of India	395196	409288	103685	121029	5938	8036	49464	92781	54367	56266	608649	687400
United Bank of India	8039	9350	32451	32817	5563	5824	19247	18274	2371	10276	67671	76541
United Commercial Bank	247587	527276	84028	100512	3310	2738	55579	67336	13272	18041	403777	715903
Vijaya Bank	114886	139429	55083	59485	0	0	31271	33149	3166	2360	204406	234423
Total	**8515776**	**13761947**	**2225777**	**2371115**	**296304**	**294581**	**1678194**	**1859258**	**948215**	**1146159**	**13664267**	**19433060**

@ : Including (a) claims against the bank not acknowledged as debts and (b) liability for partly paid investments.

Source: Annual accounts of banks of respective years.

TABLE 56: CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 AND 2001 *(Contd.)*

Bank name	Liability on account of outstanding forward exchange contracts		Guarantees given on behalf of constituents				Acceptances, endor-sements and other obligations		Others		Total	
			In India		Outside India							
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Foreign Banks												
ABN Amro Bank	2586535	2778695	116380	171980	58604	20644	112500	52896	70788	268769	2944807	3292984
Abu-Dhabi Commercial Bank	90054	35122	1507	2449	7597	8985	4186	6825	527	787	103871	54168
American Express Bank	1250785	1215970	10928	15458	4574	417	15818	18032	59956	225166	1342061	1475043
Arab Bangladesh Bank	0	0	90	83	31	364	6	0	19	0	147	447
Bank International Indonesia	1766	190	604	451	0	0	0	0	0	0	2370	641
Bank Muscat International	4275	6194	724	3092	0	0	0	0	2952	7940	7951	17226
Bank of America	2544483	2757389	56052	57322	0	0	32418	36877	77004	141291	2709957	2992879
Bank of Bahrain & Kuwait	30924	27966	5975	7324	0	0	3742	5465	47	47	40688	40802
Bank of Ceylon	30537	69859	469	467	0	0	902	617	0	0	31908	70943
Bank of Nova Scotia	179271	312211	62510	25115	2332	10439	34541	26979	34	40000	278687	414744
Bank of Tokyo-Mitsubishi	76635	53130	42477	48997	0	0	22085	4422	42	33	141239	106582
BNP Paribas	823206	1617005	26335	32716	0	0	53782	9659	7575	35404	910899	1694784
Barclays Bank	798028	897395	3933	8793	0	0	712	235	546	675	803219	907098
Chase Manhattan Bank	229161	641925	359	1796	14999	10300	1	0	0	0	244520	654021
Chinatrust Commercial Bank	1297	523	263	290	0	0	893	2244	17	0	2469	3057
Cho Hung Bank	436	0	31752	36451	0	0	871	1917	30	0	33090	38368
Citibank	3090266	4534554	57287	88421	4438	78280	106251	135667	57683	45567	3315925	4882489
Commerz Bank	147300	301925	25888	31947	524	4031	885	1796	4660	1270	179257	340969
Credit Agricole Indosuez	216287	332526	19547	31906	13718	5139	8229	9697	7966	12362	265747	391630
Credit Lyonnais	1068355	1550335	44795	44740	9886	16384	47088	37852	3010	4855	1173134	1654166
Deutsche Bank (Asia)	1203035	2150185	117057	86361	54778	48169	76458	28835	214191	620988	1665520	2934538
Development Bank of Singapore	143812	217359	4134	5500	0	0	5618	7879	260	300	153824	231038
Dresdner Bank	29987	12233	16938	14000	11494	3722	4682	3964	26	685	63126	34604
Standard Chartered Grindlays Bank	2382935	910254	301057	280493	17978	40891	125143	93079	246257	247278	3073370	1571995
Hongkong & Shanghai Bank	3247879	4151099	111935	137882	8165	7491	92194	151481	32849	40620	3493022	4488573
ING Bank	16764	0	9605	3875	4607	3506	3652	6331	3615	3407	38243	17119
KBC Bank	476972	694783	5105	5110	130	39	2775	43	0	0	484981	699975
Krung Thai Bank	167	139	0	7	0	0	58	500	0	0	226	646
Mashreq Bank	9999	1341	5197	3471	4406	5368	6488	5548	1504	2	27595	15730
Morgan Guaranty Trust	872915	1319685	0	0	0	0	0	0	32500	152000	905415	1471685
Oman International Bank	278802	162473	4495	1584	0	0	2926	1680	419	1937	286643	167674
Overseas Chinese Bank	436	45	102	2	0	0	1468	37	0	0	2006	84
Sakura Bank	37717	42868	30996	24437	0	0	14021	14163	0	5	82733	81473
Sanwa Bank	3666	2921	74	84	0	0	518	5448	0	0	4258	8453
Societe Generale	789387	802647	29173	30209	0	0	5827	7017	1562	7993	825948	847866
Sonali Bank	485	447	16	16	19	3	46	23	0	0	566	489
Standard Chartered Bank	2247719	4709812	217827	260157	0	0	66408	49202	99089	492081	2631043	5511252
State Bank of Mauritius	10136	16312	4625	4200	27	0	4207	3241	4835	157	23830	23910
Sumitomo Bank	15085	16352	421	663	0	0	9471	5414	0	0	24978	22429
The Fuji Bank	2798	3450	872	7214	0	0	2529	1301	0	0	6199	11965
The Siam Commercial Bank	534	3428	449	1403	193	207	0	0	4580	1318	5756	6356
Toronto Dominion Bank	3359	0	1340	630	0	0	0	2225	0	0	4699	2855
Total	**24944194**	**32350747**	**1369291**	**1477096**	**218498**	**264379**	**869400**	**738591**	**934543**	**2352937**	**28335927**	**37183750**

@ : Including (a) claims against the bank not acknowledged as debts and (b) liability for partly paid investments.

Source: Annual accounts of banks of respective years.

TABLE 56: CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 AND 2001 *(Concld.*)

Bank name	Liability on account of outstanding forward exchange contracts		Guarantees given on behalf of constituents: In India		Guarantees given on behalf of constituents: Outside India		Acceptances, endor-sements and other obligations		Others		Total	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Other Scheduled Commercial Banks												
Bank of Madura *	52289		11283		0		11817		990		76379	
Bank of Punjab	145926	118828	12903	9945	0	0	9879	5508	1865	6092	170572	140373
Bank of Rajasthan	18924	9189	12842	9225	2	5	8556	8203	11717	10973	52041	37595
Benares State Bank	1769	1246	848	994	0	0	532	387	26	27	3175	2654
Bharat Overseas Bank	17062	26634	3141	3568	1299	1665	3314	5126	1466	1251	26283	38244
Catholic Syrian Bank	16277	28688	3801	6119	0	0	3630	4751	2413	2898	26121	42456
Centurion Bank	350325	444527	29625	39968	0	0	35885	39158	6662	10492	422497	534145
City Union Bank	36648	19892	7430	8409	0	0	6100	7578	82	48	50260	35927
Development Credit Bank	176982	84605	12938	16801	3694	2500	18288	23254	4685	2762	216588	129922
Dhanalakshmi Bank	3740	17684	3413	5398	0	0	2392	3010	1112	1071	10657	27163
Federal Bank	105597	287061	22642	27029	0	476	21130	22856	9393	13774	158761	351196
Ganesh Bank of Kurundwad	0	0	366	291	0	0	115	96	0	0	481	387
Global Trust Bank	507297	415507	124202	131261	0	0	52207	58229	18114	1765	701820	606762
HDFC Bank	785810	867667	159293	174122	0	0	95588	117182	122585	342135	1163276	1501106
ICICI Bank	735497	884682	75644	134598	0	0	84896	128691	82010	123107	978047	1271078
IDBI Bank	259562	688194	56739	67928	0	0	62779	49257	271	239	379351	805618
IndusInd Bank	312435	187350	86737	78182	0	0	49593	42411	7772	3831	456537	311774
Jammu & Kashmir Bank	12210	174451	3301	18808	14	1040	796	30690	2414	1626	18735	226615
Karnataka Bank	264205	142113	15845	10391	0	0	16991	11744	4234	6987	301274	171235
Karur Vysya Bank	72343	100062	9471	12621	0	0	22614	21483	142	86	104569	134252
Lakshmi Vilas Bank	34673	44394	9492	11003	0	0	20173	18608	3796	6601	68134	80606
Lord Krishna Bank	0	0	7282	9043	0	0	2478	5794	612	950	10372	15787
Nainital Bank	0	0	64	60	0	0	32	17	23	24	119	101
Nedungadi Bank	3463	6696	5502	6691	0	0	3547	2474	435	264	12948	16125
Ratnakar Bank	0	0	1119	1153	0	0	227	541	48	73	1394	1767
Sangli Bank	8188	4829	1820	1776	0	0	162	104	1540	504	11709	7213
SBI Commercial & Intl. Bank	83875	96637	3942	4162	1914	1725	4615	3153	578	577	94924	106254
South Indian Bank	15290	14037	11101	10340	0	0	17209	15787	2328	2642	45928	42806
Tamilnad Mercantile Bank	30465	53564	9563	12899	0	0	18062	22484	2304	1380	60394	90327
United Western Bank	12533	22047	30880	35607	0	0	18831	17565	5102	5774	67346	80993
UTI Bank	340938	482129	28978	72704	0	0	26712	48391	3827	4112	400455	607336
Vysya Bank	566555	711327	72901	75636	0	0	14747	23126	15119	15525	669322	825614
Total	**4970878**	**5934040**	**835107**	**996732**	**6924**	**7411**	**633896**	**737658**	**313665**	**567590**	**6760470**	**8243431**
All Scheduled Commercial Banks	**44134574**	**58241321 0**	**5587896**	**5947442 0**	**1125685**	**1197500 0**	**4844273**	**4986753 0**	**2813509**	**4927686 0**	**58505937**	**75300702**

@ : Including (a) claims against the bank not acknowledged as debts and (b) liability for partly paid investments.

*: During March 2001, Bank of Madura has been merged with ICICI Bank.

Source: Annual accounts of banks of respective years.

TABLE 57: PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000-2001

(Amount in Rs. lakh)

BANK NAME	For the year ended March 2001					
	Provisions and Contingencies for					
	Income tax	Other taxes	NPA	Investments	Others	Total
STATE BANK OF INDIA AND ITS ASSOCIATES						
STATE BANK OF INDIA	97100	36	143253	-11619	7483	236253
STATE BANK OF BIKANER & JAIPUR	7067	4	8100	500	622	16293
STATE BANK OF HYDERABAD	10388	5	0	2971	16453	29817
STATE BANK OF INDORE	3196	0	7762	44	-155	10847
STATE BANK OF MYSORE	2191	0	8284	0	747	11222
STATE BANK OF PATIALA	10934	0	12261	-162	769	23802
STATE BANK OF SAURASHTRA	283	-395	12255	182	-2057	10268
STATE BANK OF TRAVANCORE	2500	10	9359	911	495	13275
NATIONALISED BANKS						
ALLAHABAD BANK	2433	0	14332	5564	280	22609
ANDHRA BANK	3450	0	6874	-166	2595	12753
BANK OF BARODA	18514	0	48209	5837	3621	76181
BANK OF INDIA	6606	0	35122	6731	3555	52014
BANK OF MAHARASHTRA	3800	0	10423	2542	2713	19478
CANARA BANK	19100	0	0	766	64746	84612
CENTRAL BANK OF INDIA	523	0	35295	5704	879	42401
CORPORATION BANK	13465	0	9877	2887	793	27022
DENA BANK	0	0	28154	4092	1177	33423
INDIAN BANK	0	0	21064	1504	10991	33559
INDIAN OVERSEAS BANK	670	0	15577	1497	1323	19067
ORIENTAL BANK OF COMMERCE	7862	0	24907	-2987	3340	33122
PUNJAB & SIND BANK	20	0	6948	7	1973	8948
PUNJAB NATIONAL BANK	11083	0	32580	2008	2486	48157
SYNDICATE BANK	2220	0	5580	684	-2198	6286
UNION BANK OF INDIA	7800	0	23080	1755	2943	35578
UNITED BANK OF INDIA	5	0	9398	1015	1340	11758
UNITED COMMERCIAL BANK	270	0	7399	941	9468	18078
VIJAYA BANK	636	0	0	2569	7851	11056

Source: Annual accounts of banks.

TABLE 57: PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000-2001

(Amount in Rs. Lakh)

BANK NAME	For the year ended March 2001					
	Provisions and Contingencies for					
	Income tax	Other taxes	NPA	Investments	Others	Total
FOREIGN BANKS						
BARCLAYS BANK	0	12	-580	0	-54	-622
SANWA BANK	-9	0	960	0	-425	526
ING BANK	473	1	58	-13	0	519
CHASE MANHATTAN BANK	1554	53	0	12	1	1620
TORONTO DOMINION BANK	288	0	0	-3	32	317
STATE BANK OF MAURITIUS	350	0	373	100	394	1217
THE FUJI BANK	267	1	1473	0	-177	1564
ARAB BANGLADESH BANK	272	0	5	0	2	279
CHO HUNG BANK	478	0	0	0	216	694
CHINATRUST COMMERCIAL BANK	142	0	40	-38	70	214
KRUNG THAI BANK	130	0	0	0	4	134
OVERSEAS CHINESE BANK	102	0	0	0	72	174
SUMITOMO BANK	74	0	0	0	632	706
BANK MUSCAT INTERNATIONAL	20	0	9	0	15	44
MORGAN GUARANTY TRUST	47	0	0	0	-9	38
KBC BANK	241	0	17	-45	0	213
ABN AMRO BANK	14656	0	3262	0	754	18672
AMERICAN EXPRESS BANK	3726	0	0	87	5035	8848
BANK OF AMERICA	8619	26	0	0	3079	11724
BANK OF TOKYO - MITSUBISHI	750	0	87	19	692	1548
BNP PARIBAS	1621	0	649	422	61	2753
STANDARD CHARTERED BANK	20500	0	-223	-89	0	20188
DEVELOPMENT BANK OF SINGAPORE	563	0	69	-20	0	612
CITI BANK	34464	0	7709	-1416	0	40757
COMMERZBANK	304	1	146	40	0	491
HONGKONG & SHANGHAI BANK	22990	0	1520	0	650	25160
SAKURA BANK	1204	1	2421	0	4	3630
STANDARD CHARTERED GRINDLAYS BANK	15833	0	8500	0	-575	23758
SONALI BANK	118	0	0	0	0	118
DEUTSCHE BANK (ASIA)	18300	26	3843	6	0	22175
ABU-DHABI COMMERCIAL BANK	1225	0	470	7	21	1723
MASHREQ BANK	0	0	0	0	1862	1862
CREDIT AGRICOLE INDOSUEZ	0	0	1750	0	51	1801
BANK OF NOVA SCOTIA	1737	0	629	0	139	2505
SOCIETE GENERALE	42	0	-164	48	444	370
OMAN INTERNATIONAL BANK	0	6	2574	0	24	2604
BANK OF BAHRAIN & KUWAIT	46	0	363	-103	112	418
CREDIT LYONNAIS	2160	0	1882	-11	301	4332
DRESDNER BANK	0	0	2968	0	1345	4313
THE SIAM COMMERCIAL BANK	0	0	278	-8	3	273
BANK OF CEYLON	461	0	141	0	1	603
BANK INTERNATIONAL INDONESIA	0	0	-348	-3	-2	-353

Source: Annual accounts of banks.

TABLE 57: PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000-2001

(Amount in Rs. Lakh)

BANK NAME	For the year ended March 2001					
	Provisions and Contingencies for					
	Income tax	Other taxes	NPA	Investments	Others	Total
OTHER SCHEDULED COMMERCIAL BANKS						
BANK OF PUNJAB	601	0	779	1549	59	2988
BANK OF RAJASTHAN	120	0	2242	-112	299	2549
BENARES STATE BANK	0	0	473	68	1	542
BHARAT OVERSEAS BANK	556	0	503	118	705	1882
CATHOLIC SYRIAN BANK	586	0	2364	845	-53	3742
CENTURION BANK	900	2	2137	2040	0	5079
CITY UNION BANK	1360	0	0	376	1083	2819
DEVELOPMENT CREDIT BANK	975	0	1708	693	25	3401
DHANALAKSHMI BANK	250	0	361	342	74	1027
FEDERAL BANK	2266	0	10207	127	0	12600
GANESH BANK OF KURUNDWAD	18	0	17	0	0	35
GLOBAL TRUST BANK	1050	0	8124	2969	-99	12044
HDFC BANK	10494	25	5296	1338	0	17153
ICICI BANK	6505	37	6018	-649	998	12909
IDBI BANK	430	0	2466	386	1644	4926
INDUSIND BANK	1505	0	11087	-222	850	13220
JAMMU & KASHMIR BANK	6500	0	2112	0	1907	10519
KARNATAKA BANK	1525	4	3720	3817	0	9066
KARUR VYSYA BANK	1784	0	1165	901	0	3850
LAKSHMI VILAS BANK	475	0	1887	744	227	3333
LORD KRISHNA BANK	2	0	866	69	81	1018
NAINITAL BANK	280	0	0	0	190	470
NEDUNGADI BANK	330	86	4027	396	2005	6844
RATNAKAR BANK	345	0	242	27	24	638
SANGLI BANK	210	0	272	625	26	1133
SBI COMMERCIAL & INTL	0	0	5063	4	-24	5043
SOUTH INDIAN BANK	2525	0	3913	2	107	6547
TAMILNAD MERCANTILE BANK	3250	0	1250	172	500	5172
UNITED WESTERN BANK	-275	0	4483	1690	0	5898
UTI BANK	1833	0	1593	190	1022	4638
VYSYA BANK	1010	0	5656	740	175	7581

Source: Annual accounts of banks.

TABLE 58: MOVEMENTS OF NON-PERFORMING ASSETS (NPAs) OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000-2001

(Amount in Rs. lakh)

Name of the Bank	Gross NPAs				Net NPAs	
	As on March 31, 2000	Addition during the year	Reduction during the year	As on March 31, 2001	As on March 31, 2000	As on March 31, 2001
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India and its Associates						
State Bank of India	1524629	435248	372380	1587497	628399	685626
State Bank of Bikaner & Jaipur	77347	16909	22756	71500	45333	40967
State Bank of Hyderabad	93572	41269	27312	107529	44420	55506
State Bank of Indore	31801	10818	10100	32519	21464	20257
State Bank of Mysore	54981	17470	14350	58101	30110	33230
State Bank of Patiala	66953	18174	15651	69476	35179	33620
State Bank of Saurashtra	46939	19633	9718	56854	25145	26238
State Bank of Travancore	81108	25634	30949	75793	45166	49597
Nationalised Banks						
Allahabad Bank	169416	40754	28039	182131	100278	107464
Andhra Bank	45678	18153	16821	47010	19360	21902
Bank of Baroda	389722	112414	83564	418572	168631	185054
Bank of India	346400	91100	94100	343400	220600	213800
Bank of Maharashtra	71679	34537	18553	87663	37047	49767
Canara Bank	233441	79290	88442	224289	124376	134599
Central Bank of India	284300	95300	54300	325300	155500	183000
Corporation Bank	43303	13627	8456	48474	14880	17119
Dena Bank	139960	78775	25909	192826	98317	128031
Indian Bank	335457	39981	139531	235907	132705	94993
Indian Overseas Bank	162280	36488	35628	163140	88537	91758
Oriental Bank of Commerce	52751	44632	38807	58576	33642	39711
Punjab & Sind Bank	77680	32788	7853	102615	44688	63413
Punjab National Bank	312677	86456	53123	346010	191695	187111
Syndicate Bank	99215	34974	26729	107460	..	..
UCO Bank	165141	24954	61693	128402	68388	65592
Union Bank of India	188120	53191	35678	205633	116428	120122
United Bank of India	152037	15345	26267	141115	58724	60230
Vijaya Bank	56719	20447	17674	59492	31016	35606

Source : Annual accounts of banks.

TABLE 58: MOVEMENTS OF NON-PERFORMING ASSETS (NPAs) OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000-2001

(Amount in Rs. lakh)

Name of the Bank	Gross NPAs				Net NPAs	
	As on March 31, 2000	Addition during the year	Reduction during the year	As on March 31, 2001	As on March 31, 2000	As on March 31, 2001
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
ABN Amro Bank	3995	9123	885	12233	1195	5188
Abu-Dhabi Commercial Bank	2016	266	70	2212	502	512
American Express Bank	6560	14320	4120	16760	3855	8189
Arab Bangladesh Bank	75	0	0	75	43	38
Bank International Indonesia	2844	44	684	2204	870	576
Bank Muscat International	73	36	0	109	61	69
Bank of America	8561	154	1357	7358	6865	2424
Bank of Bahrain & Kuwait	4414	4130	1988	6556	1969	3627
Bank of Ceylon	2736	1370	35	4071	2345	3040
Bank of Nova Scotia	2396	2764	1349	3811	1011	2966
Bank of Tokyo-Mitsubishi	7070	243	1679	5634	1039	85
BNP Paribas	1707	1895	100	3502	57	675
Barclays Bank	1455	67	0	1522	0	0
Chase Manhattan Bank	0	0	0	0	0	0
Chinatrust Commercial Bank	426	0	0	426	366	326
Cho Hung Bank	72	0	0	72	50	50
Citibank	12050	2400	1770	12680	6980	6540
Commerzbank	1127	1390	326	2191	1005	1923
Credit Agricole Indosuez	14105	3708	1098	16715	0	0
Credit Lyonnais	3082	2041	344	4779	1637	2307
Deutsche Bank	22796	1544	6157	18183	9385	2577
Development Bank of Singapore	0	7	7	0	0	0
Dresdner Bank	4375	7348	2975	8748	0	0
Hongkong & Shanghai Bank	44125	9705	9820	44010	4482	6020
ING Bank	3753	523	1189	3087	1458	292
KBC Bank	0	34	0	34	0	17
Krung Thai Bank	0	0	0	0	0	0
Mashreq Bank	6669	202	159	6712	2560	1545
Morgan Guaranty Trust	0	0	0	0	0	0
Oman International Bank	23358	5767	1937	27188	6680	4319
Overseas Chinese Bank	403	0	13	390	273	190
Sakura Bank	10155	375	2996	7534	5458	417
Sanwa Bank	3175	162	1539	1798	0	0
Societe Generale	3798	167	1198	2767	2018	1355
Sonali Bank	0	0	0	0	0	0
Standard Chartered Bank	36576	20272	14743	42105	8806	7928
Standard Chartered Grindlays Bank	19894	15333	5963	29264	137	1515
State Bank of Mauritius	2358	2340	488	4210	2122	3645
Sumitomo Bank	3618	1187	365	4440	0	0
The Fuji Bank	2784	185	14	2955	1933	636
The Siam Commercial Bank	702	3471	462	3711	547	3316
Toronto Dominion Bank	0	0	0	0	0	0

Source : Annual accounts of banks.

TABLE 58: MOVEMENTS OF NON-PERFORMING ASSETS (NPAs) OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000-2001 *(Concld.)*

(Amount in Rs. lakh)

Name of the Bank	Gross NPAs				Net NPAs	
	As on March 31, 2000	Addition during the year	Reduction during the year	As on March 31, 2001	As on March 31, 2000	As on March 31, 2001
	(1)	(2)	(3)	(4)	(5)	(6)
Other Scheduled Commercial Banks						
Bank of Punjab	6047	3042	2087	7002	4301	4280
Bank of Rajasthan	36345	4963	5645	35663	0	0
Benares State Bank	8726	954	1342	8338	5717	5440
Bharat Overseas Bank	8190	1137	3207	6120	4396	3421
Catholic Syrian Bank	18978	5943	6070	18851	13141	12607
Centurion Bank	..	..	..	..	7129	7130
City Union Bank	10092	3955	1306	12741	5581	7169
Development Credit Bank	12315	7353	3165	16503	..	..
Dhanalakshmi Bank	11757	4654	2922	13489	8583	9952
Federal Bank	49044	31431	16256	64219	34500	48936
Ganesh Bank of Kurundwad	1042	188	42	1188	779	848
Global Trust Bank	4933	20800	1903	23830	2786	15382
HDFC Bank	12183	3962	1466	14679	3697	2070
ICICI Bank	9461	36582	5118	40925	..	..
IDBI Bank	3645	10432	2067	12010	3132	9032
IndusInd Bank	26530	14490	14789	26231	21976	22264
Jammu & Kashmir Bank	23800	8000	7500	24300	11300	11700
Karnataka Bank	22315	12056	2282	32089	14018	19564
Karur Vysya Bank	11459	7585	2578	16466	6794	10667
Lakshmi Vilas Bank	9674	6956	1941	14689	6175	9552
Lord Krishna Bank	8675	2823	1247	10251	6766	7565
Nainital Bank	1032	228	267	993	82	0
Nedungadi Bank	14538	11620	2163	23995	12534	17964
Ratnakar Bank	2545	1076	368	3253	1632	1859
Sangli Bank	7718	916	1008	7626	3594	3565
SBI Commercial & Intl Bank	7607	6517	4128	9996	5139	6460
South Indian Bank	26265	6370	6931	25704	17454	17531
Tamilnad Mercantile Bank	14245	5087	1730	17602	7200	9473
United Western Bank	15441	20826	2309	33958	11363	25328
UTI Bank	19353	4783	1556	22580	16506	18140
Vysya Bank	59858	9917	25353	44422	39832	35939

Source : Annual accounts of banks.

TABLE 59 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS: 2000-2001

(Amount in Rs.lakh)

Name of the Bank	For the year ended March 31									
	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves		Transfer to capital reserves	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
A. State Bank of India and its Associates										
State Bank of India	205155	160425	34	34	205188	160458	148706	119372	0	0
State Bank of Bikaner & Jaipur	12042	10537	1	1	12043	10537	3613	3161	4	0
State Bank of Hyderabad	12780	15022	0	0	12781	15022	3835	4507	0	0
State Bank of Indore	4525	6399	1	22	4527	6421	3867	5159	0	85
State Bank of Mysore	4824	2572	0	0	4824	2572	1247	838	782	393
State Bank of Patiala	13069	16110	0	0	13069	16110	5691	7738	0	0
State Bank of Saurashtra	8879	1371	0	183	8879	1553	2224	392	0	0
State Bank of Travancore	6644	9749	1	0	6645	9749	4997	7500	0	53
Total	**267918**	**222184**	**37**	**239**	**267955**	**222423**	**174179**	**148667**	**786**	**530**
B Nationalised Banks										
Allahabad Bank	6933	3991	478	1622	7411	5613	2080	1197	0	0
Andhra Bank	12059	12119	3974	4	16033	12123	3620	3620	0	0
Bank of Baroda	50277	27466	0	2647	50277	30113	12600	7530	0	0
Bank of India	17282	25188	0	0	17282	25188	4400	6300	0	0
Bank of Maharashtra	9014	4519	0	0	9014	4519	2253	1130	0	0
Canara Bank	23605	28510	0	0	23605	28510	7200	8600	0	86
Central Bank of India	15069	4646	-87831	-73408	-72763	-68762	0	0	0	0
Corporation Bank	23244	26184	0	0	23244	26184	6220	6569	0	0
Dena Bank	6287	-26612	4952	1238	11239	-25374	1886	0	0	0
Indian Bank	-42697	-27400	-318188	-360885	-360885	-388285	0	0	0	0
Indian Overseas Bank	4034	11593	0	0	4034	11593	1210	3478	0	0
Oriental Bank of Commerce	27862	20289	65	102	27927	20390	8400	6200	0	19
Punjab & Sind Bank	6144	1326	4217	6989	10361	8315	1864	414	0	405
Punjab National Bank	40814	46364	0	0	40814	46364	10203	11591	0	61
Syndicate Bank	21565	23494	0	0	21565	23494	5391	5873	4	0
UCO Bank	3664	3300	-180390	-179744	-176725	-176444	916	825	0	150
Union Bank of India	10124	15547	0	0	10124	15547	4500	4664	0	867
United Bank of India	3136	1914	-140975	-137839	-137839	-135925	0	0	0	0
Vijaya Bank	5284	7073	0	5073	5284	12146	1057	1768	0	0
Total	**243700**	**209510**	**-713698**	**-734203**	**-469998**	**-524693**	**73801**	**69759**	**4**	**1589**
Public Sector Banks (A+B)	**511618**	**431694**	**-713661**	**-733964**	**-202044**	**-302269**	**247980**	**218426**	**790**	**2119**

Source : Annual accounts of banks of respective years.

TABLE : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS: 2000-2001

(Amount in Rs.lakh)

Name of the Bank	For the year ended March 31											
	Transfer to investments fluctuation reserves		Transfer to debenture redemption reserves		Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend		Balance carried over to Balance Sheet	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
A. State Bank of India and its Associates												
State Bank of India	0	0	0	0	25792	12054	26315	26315	4342	2684	34	34
State Bank of Bikaner & Jaipur	1035	-500	0	0	5725	5947	1500	1750	165	179	1	1
State Bank of Hyderabad	336	-1000	2000	1942	6036	8908	0	0	574	665	0	0
State Bank of Indore	114	500	0	0	0	0	490	613	54	62	2	2
State Bank of Mysore	376	0	1500	350	0	0	828	900	91	92	0	0
State Bank of Patiala	1054	218	0	0	5500	7200	743	866	82	88	0	0
State Bank of Saurashtra	147	0	0	0	6508	1161	0	0	0	0	0	0
State Bank of Travancore	160	-278	100	100	0	0	1250	1500	138	153	0	721
Total	**3221**	**-1060**	**3600**	**2392**	**49561**	**35270**	**31125**	**31944**	**5446**	**3924**	**36**	**757**
B Nationalised Banks												
Allahabad Bank	-3529	-2333	0	0	4500	4500	2467	1000	271	102	1622	1146
Andhra Bank	0	0	0	0	9469	3530	2940	4959	0	0	4	14
Bank of Baroda	1771	0	0	0	0	9535	11840	11840	1791	1208	0	0
Bank of India	2000	0	0	0	3789	8325	7093	10563	0	0	0	0
Bank of Maharashtra	0	0	0	0	4561	2393	1803	904	397	92	0	0
Canara Bank	0	0	0	0	16405	19824	0	0	0	0	0	0
Central Bank of India	0	-1462	0	0	646	868	0	0	0	0	-73408	-68169
Corporation Bank	661	-358	0	0	10730	14683	4800	4800	834	490	0	0
Dena Bank	1649	-1649	0	0	4952	0	1514	0	0	0	1238	-23726
Indian Bank	0	0	0	0	0	0	0	0	0	0	-360885	-388285
Indian Overseas Bank	0	0	0	0	2269	3908	555	4207	0	0	0	0
Oriental Bank of Commerce	0	1550	0	0	11945	5136	6739	6739	741	687	102	59
Punjab & Sind Bank	415	35	0	0	1100	285	0	0	0	0	6982	7175
Punjab National Bank	359	0	0	0	29575	34171	0	0	676	541	0	0
Syndicate Bank	1071	-469	2657	3514	0	0	6104	6241	0	0	6338	8334
UCO Bank	0	0	0	0	2103	0	0	0	0	0	-179744	-177419
Union Bank of India	148	0	0	0	3006	6203	2025	3109	445	703	0	0
United Bank of India	0	0	0	0	0	0	0	0	0	0	-137839	-135925
Vijaya Bank	362	0	0	0	0	0	555	1188	0	0	3310	9190
Total	**4908**	**-4685**	**2657**	**3514**	**105050**	**113362**	**48435**	**55549**	**5155**	**3823**	**-732282**	**-767604**
Public Sector Banks (A+B)	**8129**	**-5745**	**6257**	**5906**	**154611**	**148631**	**79560**	**87493**	**10600**	**7746**	**-732245**	**-766846**

Source : Annual accounts of banks of respective years.

TABLE 59 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS: 2000-2001

(Amount in Rs.lakh)

Bank name	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves		Transfer to capital reserves	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(3)	(4)	(5)	(6)	(1)	(2)	(7)	(8)	(9)	(10)
C. Foreign Banks										
ABN Amro Bank	11883	10839	19992	15384	31874	26223	2380	835	0	9
Abu-Dhabi Commercial Bank	351	829	802	1083	1153	1912	70	207	0	0
American Express Bank	2770	-2255	12233	12749	15003	10494	554	0	0	0
Arab Bangladesh Bank	207	273	174	211	381	484	45	57	0	0
Bank International Indonesia	-924	-265	-2713	-3637	-3637	-3903	0	0	0	0
Bank Muscat International	79	212	-101	-22	-22	190	0	53	0	0
Bank of America	15282	6909	0	0	15282	6909	3056	1727	0	0
Bank of Bahrain & Kuwait	502	500	48	413	550	913	100	125	37	0
Bank of Ceylon	423	144	551	847	974	991	127	43	0	0
Bank of Nova Scotia	1865	2355	1825	1596	3690	3951	373	589	0	0
Bank of Tokyo-Mitsubishi	4264	7170	-4428	-164	-164	7006	0	1832	0	0
BNP Paribas	2150	893	1824	2325	3974	3218	430	223	0	445
Barclays Bank	-675	585	2033	1359	1359	1944	0	146	0	0
Chase Manhattan Bank	958	1563	192	787	1150	2351	192	391	0	0
Chinatrust Commercial Bank	42	97	-46	-4	-4	94	0	24	0	0
Cho Hung Bank	74	418	435	152	509	569	15	313	0	0
Citibank	20293	28523	52166	57209	72459	85733	4059	7131	362	0
Commerzbank	218	106	18	192	236	298	44	26	0	0
Credit Agricole Indosuez	-6125	-1785	-1704	-6125	-7829	-7910	0	0	-1704	-6125
Credit Lyonnais	1613	255	1265	1122	2877	1378	323	64	0	0
Deutsche Bank	5118	9420	8862	12659	13980	22079	1024	2355	297	98
Development Bank of Singapore	464	719	497	865	960	1584	93	180	0	0
Dresdner Bank	-3895	-5382	-210	355	-4104	-5027	0	0	0	0
Hongkong & Shanghai Bank	12159	20089	10139	9825	22298	29914	2432	5022	-56	24892
ING Bank	-1295	-1343	1174	-121	-121	-1464	0	0	0	0
KBC Bank	191	129	-54	99	137	228	38	32	0	0
Krung Thai Bank	12	109	0	0	12	109	2	27	0	0
Mashreq Bank	-1286	-1644	-1397	-2683	-2683	-4327	0	0	0	208
Morgan Guaranty Trust	651	98	-1132	-612	-481	-514	130	24	0	0
Oman International Bank	-5388	-2656	-1505	-6945	-6893	-9601	0	0	0	0
Overseas Chinese Bank	-14	40	7	-8	-8	32	0	10	0	0
Sakura Bank	-446	-1409	-29	2446	-475	1037	0	0	0	0
Sanawa Bank	36	78	0	0	36	78	7	20	0	0
Societe Generale	14	24	777	787	790	812	3	6	0	0
Sonali Bank	128	129	308	104	436	233	25	26	0	0
Standard Chartered Bank	18536	18543	-1867	0	16669	18543	3334	4636	0	37
Standard Chartered Grindlays Bank	18013	8799	0	-1087	18013	7713	3603	1928	95	128
State Bank of Mauritius	617	465	966	1459	1583	1925	123	93	0	0
Sumitomo Bank	75	-498	0	0	75	-498	0	0	0	0
The Fuji Bank	-884	-1050	-140	-1024	-1024	-2075	0	0	0	0
The Siam Commercial Bank	355	-337	290	279	645	-57	72	0	0	0
Toronto Dominion Bank	256	301	234	439	490	739	51	75	0	0
Total	**98665**	**101991**	**101484**	**102316**	**200150**	**204308**	**22705**	**28222**	**-969**	**19692**

Source : Annual accounts of banks of respective years.

TABLE : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS: 2000-2001

(Amount in Rs.lakh)

Bank name	Transfer to investments fluctuation reserves		Transfer to debenture redemption reserves		Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend		Balance carried over to Balance Sheet	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
C. Foreign Banks												
ABN Amro Bank	107	0	0	0	6503	644	0	0	0	0	22884	24734
Abu-Dhabi Commercial Bank	0	0	0	0	0	0	0	0	0	0	1083	1705
American Express Bank	0	0	0	0	1700	40	0	0	0	0	12749	10454
Arab Bangladesh Bank	0	0	0	0	125	170	0	0	0	0	211	257
Bank International Indonesia	0	0	0	0	0	0	0	0	0	0	-3637	-3903
Bank Muscat International	0	0	0	0	0	0	0	0	0	0	0	137
Bank of America	3	0	0	0	12222	5181	0	0	0	0	0	0
Bank of Bahrain & Kuwait	0	11	0	0	0	0	0	0	0	0	413	777
Bank of Cylon	0	0	0	0	0	0	0	0	0	0	847	948
Bank of Nova Scotia	103	0	0	0	1617	1389	0	0	0	0	1596	1973
Bank of Tokyo-Mitsubishi	0	0	0	0	0	0	0	0	0	0	-164	5174
Banque Nationale De Paris	0	0	0	0	1219	0	0	0	0	0	2325	2550
Barclays Bank	0	0	0	0	0	0	0	0	0	0	1359	1798
Chase Manhattan Bank	0	0	0	0	171	766	0	0	0	0	787	1194
Chinatrust Commercial Bank	0	15	0	0	-4	0	0	0	0	0	0	55
Cho Hung Bank	0	0	0	0	343	28	0	0	0	0	152	228
Citibank	2169	552	0	0	8180	78050	0	0	0	0	57209	0
Commerzbank	0	0	0	0	0	0	0	0	0	0	192	272
Credit Agricole Indosuez	0	71	0	0	0	0	0	0	0	0	-6125	-1856
Credit Lyonnais	168	4	0	0	1265	0	0	0	0	0	1122	1310
Deutsche Bank	0	24	0	0	0	11794	0	0	0	0	12659	7809
Development Bank of Singapore	3	8	0	0	0	0	0	0	0	0	865	1397
Dresdner Bank	0	0	0	0	0	0	0	0	0	0	0	0
Hongkong & Shanghai Bank	0	0	0	0	10097	0	0	0	0	0	9825	0
ING Bank	0	13	0	0	0	0	0	0	0	0	-121	-1478
KBC Bank	0	17	0	0	0	0	0	0	0	0	99	178
Krung Thai Bank	1	0	0	0	9	82	0	0	0	0	0	0
Mashreq Bank	0	0	0	0	0	0	0	0	0	0	-2683	-4534
Morgan Guaranty Trust	0	0	0	0	0	0	0	0	0	0	-612	-538
Oman International Bank	52	0	0	0	0	0	0	0	0	0	-6945	-9601
Overseas Chinese Bank	0	0	0	0	0	0	0	0	0	0	-8	22
Sakura Bank	0	0	0	0	-2922	-112	0	0	0	0	2446	1149
Sanawa Bank	0	0	0	0	28	59	0	0	0	0	0	0
Societe Generale	0	-33	0	0	0	0	0	0	0	0	787	838
Sonali Bank	0	0	0	0	307	1	0	0	0	0	104	206
Standard Chartered Bank	0	0	0	0	13336	13870	0	0	0	0	0	0
Standard Chartered Grindlays Bank	507	0	0	0	13809	5657	0	0	0	0	0	0
State Bank of Mauritius	0	0	0	0	0	0	0	0	0	0	1459	1832
Sumitomo Bank	0	0	0	0	0	0	0	0	0	0	75	-498
The Fuji Bank	0	0	0	0	0	0	0	0	0	0	-1024	-2075
The Siam Commercial Bank	4	8	0	0	290	0	0	0	0	0	279	-65
Toronto Dominion Bank	0	1	0	0	0	0	0	0	0	0	439	663
Total	**3116**	**692**	**0**	**0**	**68295**	**117618**	**0**	**0**	**0**	**0**	**110649**	**43112**

Source : Annual accounts of banks of respective years.

TABLE 59 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS: 2000-2001

(Amount in Rs.lakh)

Bank name	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves		Transfer to capital reserves	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(3)	(4)	(5)	(6)	(1)	(2)	(7)	(8)	(9)	(10)
D. Other Scheduled Commercial Banks										
Bank of Punjab	3311	3482	1971	1899	5283	5381	994	1219	0	5
Bank of Rajasthan	1207	3222	-15706	-14743	-14498	-11521	245	806	0	0
Benares State Bank	-539	-1339	-7457	-7996	-7996	-9335	0	0	0	0
Bharat Overseas Bank	103	1750	48	816	151	2567	35	585	0	0
Catholic Syrian Bank	663	1125	1	178	665	1303	200	338	0	39
Centurion Bank	3433	702	2454	3618	5887	4320	687	176	0	0
City Union Bank	2006	2130	0	0	2006	2130	1274	1457	0	0
Development Credit Bank	2896	3003	14	19	2910	3021	925	925	10	0
Dhanalakshmi Bank	1128	677	0	23	1129	700	348	203	18	120
Federal Bank	4639	6104	8	2485	4647	8588	1500	1840	0	189
Ganesh Bank of Kurundwad	21	38	0	0	21	38	6	15	0	0
Global Trust Bank	10862	8033	30	803	10892	8836	2716	2209	0	0
HDFC Bank	12004	21012	17161	22484	29165	43496	3001	5253	0	0
ICICI Bank	10530	16110	13	80	10543	16190	2500	8000	0	0
IDBI Bank	6099	1936	3414	5967	9513	7903	1678	484	0	74
IndusInd Bank	5609	4054	2955	1602	8564	5655	1402	1013	0	0
Jammu & Kashmir Bank	12017	16756	0	2500	12017	19256	3004	4814	0	0
Karnataka Bank	4071	4541	18	539	5827	5080	2958	3000	0	0
Karur Vysya Bank	7114	7205	4	386	7118	7591	2140	2278	0	122
Lakshmi Vilas Bank	2636	2674	76	53	2711	2727	1653	1650	0	155
Lord Krishna Bank	637	501	9	212	646	713	175	150	0	0
Nainital Bank	431	505	84	-182	515	323	155	0	0	0
Nedungadi Bank	1463	-6780	29	103	1492	-6676	403	0	0	0
Ratnakar Bank	349	402	80	93	428	494	165	175	0	0
Sangli Bank	499	622	0	1	500	623	126	156	0	0
SBI Commercial & Intl. Bank	1203	-4200	1074	1975	2277	-2225	241	0	0	0
South Indian Bank	2560	4150	63	485	2623	4634	649	1038	1	1
Tamilnad Mercantile Bank	4063	5040	5	3	4068	5043	1250	1525	0	0
United Western Bank	5570	304	0	628	5570	932	2000	0	0	3
UTI Bank	5093	8612	14	0	5106	8612	2288	2584	0	0
Vysya Bank	4431	3855	8	-124	4439	3730	1255	964	0	212
Total	**116111**	**116225**	**6370**	**23904**	**124220**	**140130**	**35974**	**42855**	**28**	**919**
All Scheduled Commercial Banks	**726394**	**649910**	**-605808**	**-607743**	**122326**	**42168**	**306659**	**289503**	**-150**	**22730**

Source : Annual accounts of banks of respective years.

TABLE : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS: 2000-2001

(Amount in Rs.lakh)

Bank name	Transfer to investments fluctuation reserves		Transfer to debenture redemption reserves		Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend		Balance carried over to Balance Sheet	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
D. Other Scheduled Commercial Banks												
Bank of Punjab	0	75	0	100	0	0	1763	1620	0	0	2526	2362
Bank of Rajasthan	0	200	0	0	0	0	0	0	0	0	-14743	-12527
Benares State Bank	-8	-14	0	0	8	0	0	0	0	0	-7996	-9321
Bharat Overseas Bank	0	0	0	100	0	1500	0	189	0	19	116	173
Catholic Syrian Bank	51	0	0	0	285	752	0	0	0	0	129	175
Centurion Bank	0	0	0	0	0	0	1425	0	157	0	3618	4144
City Union Bank	0	0	0	0	0	12	600	600	132	61	0	0
Development Credit Bank	0	0	0	0	1375	1500	499	518	82	53	19	26
Dhanalakshmi Bank	0	0	0	0	397	146	365	230	0	0	0	1
Federal Bank	0	0	0	0	0	0	543	651	119	66	2485	5841
Ganesh Bank of Kurundwad	0	0	0	0	5	5	10	18	0	0	0	0
Global Trust Bank	0	0	0	0	5600	4600	2289	1820	252	186	36	21
HDFC Bank	59	-126	0	20	0	0	3239	4872	382	497	22484	32980
ICICI Bank	0	650	0	0	5282	2600	2475	4407	272	450	14	83
IDBI Bank	3	-3	0	0	0	0	1865	1080	0	0	5967	6267
IndusInd Bank	0	0	0	0	2708	205	2000	2080	200	212	2254	2145
Jammu & Kashmir Bank	0	0	0	0	6942	12304	1698	1940	373	198	0	0
Karnataka Bank	535	0	0	0	1590	1411	607	607	134	62	4	0
Karur Vysya Bank	128	0	0	0	4406	4720	360	360	79	37	5	74
Lakshmi Vilas Bank	0	0	0	0	374	300	518	518	114	53	53	51
Lord Krishna Bank	0	0	0	0	16	100	228	269	50	27	176	166
Nainital Bank	0	0	0	0	300	0	38	0	8	0	15	505
Nedungadi Bank	0	0	0	0	750	0	311	0	0	0	28	-6676
Ratnakar Bank	1	0	0	0	100	100	57	126	13	13	93	80
Sangli Bank	0	0	0	0	130	170	219	265	24	28	1	4
SBI Commercial & Intl. Bank	61	-4	0	0	0	0	0	0	0	0	1975	-2221
South Indian Bank	0	0	0	0	700	2500	789	983	0	0	485	114
Tamilnad Mercantile Bank	0	0	0	0	2780	3475	35	31	0	0	3	12
United Western Bank	0	0	0	0	2568	0	897	299	106	30	0	600
UTI Bank	0	0	0	1430	0	0	1757	2422	0	0	1061	2177
Vysya Bank	0	0	0	0	2460	1780	642	693	71	71	11	11
Total	**830**	**779**	**0**	**1650**	**38776**	**38181**	**25227**	**26598**	**2569**	**2062**	**20818**	**27267**
All Scheduled Commercial Banks	**12075**	**-4274**	**6257**	**7556**	**261682**	**304430**	**104787**	**114091**	**13170**	**9809**	**-600778**	**-696467**

Source : Annual accounts of banks of respective years.

TABLE 60: LENDING TO SENSITIVE SECTORS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001

(Amount in Rs. lakh)

Name of the Bank	As on March 31									
	Advances to sensitive sectors									
	Capital Market Sector		Real Estate Sector		Commodity Sector		Total		Total Advances	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India and its Associates										
State Bank of India	3661	10650	54892	105185	0	0	58553	115835	9810197	11359027
State Bank of Bikaner & Jaipur	33	188	2453	5106	9502	12307	11988	17601	440111	516813
State Bank of Hyderabad	255	217	2512	516	32748	33481	35515	34214	608758	709149
State Bank of Indore	225	101	1541	2418	21229	34850	22995	37369	284153	342748
State Bank of Mysore	126	189	1861	2559	17275	23378	19262	26126	349510	428671
State Bank of Patiala	54	40	2514	2430	0	11883	2568	14353	577541	683339
State Bank of Saurashtra	1151	197	611	1253	23668	31738	25430	33188	319973	359556
State Bank of Travancore	1815	70	1350	15960	..	0	..	16030	513121	639750
Nationalised Banks										
Allahabad Bank	1950	89	2342	1280	20641	20322	24933	21691	824006	958270
Andhra Bank	784	1392	992	2149	8156	10561	9932	14102	557360	742317
Bank of Baroda	3342	20929	18630	12598	39440	92115	61412	125642	2439291	2742068
Bank of India	14519	59584	186589	135815	74088	85399	275196	280798	2523105	3182314
Bank of Maharashtra	675	1505	5018	2432	30463	16370	36156	20307	525221	667253
Canara Bank	14188	13628	5070	6178	49591	59816	68849	79622	2354673	2783177
Central Bank of India	2855	1784	1698	29161	0	0	4553	30945	1580492	1883338
Corporation Bank	2304	819	1635	10400	6953	8955	10892	20174	777747	866610
Dena Bank	7098	1851	11142	15440	45022	29658	63262	46949	711788	700190
Indian Bank	21	7207	16894	25762	18027	27780	34942	60749	820340	943391
Indian Overseas Bank	4807	1972	27271	41786	22505	40838	54583	84596	1157320	1309551
Oriental Bank of Commerce	4486	4644	7986	9274	49690	47718	62162	61636	932553	1107641
Punjab & Sind Bank	2125	1437	14442	15826	10209	9318	26776	26581	476482	518087
Punjab National Bank	3419	5609	21431	12445	0	70976	24850	89030	2257172	2802905
Syndicate Bank	1499	873	2851	9976	8576	21754	12926	32603	1220631	1311616
UCO Bank	499	7755	22740	41269	26475	31137	49714	80161	763026	1008544
Union Bank of India	903	992	24254	49612	0	0	25157	50604	1461323	1750535
United Bank of India	268	124	13922	11886	6088	5976	20278	17986	456278	573935
Vijaya Bank	1635	1253	16056	8042	18258	11621	35949	20916	468761	572001

Source : Annual accounts of banks of respective years.

TABLE 60: LENDING TO SENSITIVE SECTORS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001

(Amount in Rs. lakh)

Name of the Bank	As on March 31									
	Advances to sensitive sectors									
	Capital Market Sector		Real Estate Sector		Commodity Sector		Total		Total Advances	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Foreign Banks										
ABN Amro Bank	17434	10363	0	472	790	51	18224	10886	389643	423551
Abu-Dhabi Commercial Bank	508	488	1374	3229	0	0	1882	3717	23662	26643
American Express Bank	21	0	2211	2767	2557	1618	4789	4385	89194	131978
Arab Bangladesh Bank	..	0	..	0	..	0	0	0	744	972
Bank International Indonesia	241	249	0	0	258	165	499	414	1781	1135
Bank Muscat International	0	0	616	451	272	520	888	971	2569	8606
Bank of America	..	10404	..	1476	..	0	0	11880	365749	351673
Bank of Bahrain & Kuwait	4	2729	0	0	0	0	4	2729	25496	31519
Bank of Ceylon	26	0	674	257	0	0	700	257	9069	8904
Bank of Nova Scotia	0	375	618	1779	0	0	618	2154	87527	145141
Bank of Tokyo Mitsubishi	801	0	3789	222	0	0	4590	222	39105	51200
BNP Paribas	3338	3145	409	428	40	0	3787	3573	67511	106194
Barclays Bank	..	0	..	0	..	0	..	0	4763	1086
Chase Manhattan Bank	..	0	..	0	..	0	..	0	1150	1674
Chinatrust Commercial Bank	0	0	1000	889	0	19	1000	908	7571	8657
Cho Hung Bank	0	0	0	0	0	0	0	0	3438	5494
Citibank	20856	16740	29968	30630	2416	2380	53240	49750	662017	927288
Commerzbank	0	0	0	0	0	0	0	0	13695	14106
Credit Agricole Indosuez	0	3677	0	0	1481	3173	1481	6850	16201	42079
Credit Lyonnais	169	12	291	24	0	0	460	36	40218	66440
Deutsche Bank	1812	1978	1142	485	5	251	2959	2714	176212	209668
Development Bank of Singapore	39	1	427	169	2270	2470	2736	2640	18748	18361
Dresdner Bank	3577	0	0	0	0	0	3577	0	17397	8353
Hongkong & Shanghai Bank	24103	16927	16838	4479	4588	5752	45529	27158	430237	624609
ING Bank	254	20	0	0	1276	0	1530	20	10997	4918
KBC Bank	0	0	0	0	1000	500	1000	500	7708	7284
Krung Thai Bank	0	0	0	0	0	0	0	0	609	1540
Mashreq Bank	0	0	2030	699	499	0	2529	699	12191	11541
Morgan Guaranty Trust	..	0	..	0	..	0	N.A	0	0	0
Oman International Bank	0	0	1073	960	1087	1073	2160	2033	22410	11639
Overseas Chinese Bank	0	0	0	0	0	0	0	0	2013	1030
Sakura Bank	0	0	0	0	2189	588	2189	588	33103	40274
Sanwa Bank	0	0	104	96	0	0	104	96	17970	18713
Societe Generale	0	7	0	0	0	387	0	394	23305	18636
Sonali Bank	..	0	..	0	..	0	..	0	394	322
Standard Chartered Bank	80584	30434	918	1060	5450	5037	86952	36531	431886	518690
Standard Chartered Grindlays Bank	994	341	6218	2227	4678	3084	11890	5652	415822	373780
State Bank of Mauritius	100	0	0	0	1957	1658	2057	1658	26332	22896
Sumitomo Bank	0	0	0	0	0	0	0	0	20190	20603
The Fuji Bank	0	0	0	0	0	0	0	0	18797	19625
The Siam Commercial Bank	0	0	0	0	540	768	540	768	10585	8921
Toronto Dominion Bank	0	630	0	0	0	0	0	630	6190	3909

Source : Annual accounts of banks of respective years.

TABLE 60: LENDING TO SENSITIVE SECTORS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001(Concld.)

(Amount in Rs. lakh)

Name of the Bank	As on March 31									
	Advances to sensitive sectors									
	Capital Market Sector		Real Estate Sector		Commodity Sector		Total		Total Advances	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Other Scheduled Commercial Banks										
Bank of Punjab	40983	14396	4442	7846	1586	2174	47011	24416	130140	150645
Bank of Rajasthan	9408	4400	2780	3400	1592	2700	13780	10500	172844	186704
Benares State Bank	158	198	146	146	0	0	304	344	23145	22996
Bharat Overseas Bank	186	585	192	334	1404	760	1782	1679	68761	78072
Catholic Syrian Bank	519	296	2414	2800	1369	2322	4302	5418	106071	126297
Centurion Bank	23493	10627	0	0	0	4794	23493	15421	183981	202840
City Union Bank	32	103	2608	3207	3015	655	5655	3965	76939	87642
Development Credit Bank	2850	19569	3856	4211	2412	2852	9118	26632	163813	206573
Dhanalakshmi Bank	80	660	4590	6453	1223	1254	5893	8367	77631	88010
Federal Bank	8551	9529	16245	24737	20481	12694	45277	46960	403571	485413
Ganesh Bank of Kurundwad	9	11	893	1095	9	14	911	1120	7840	8379
Global Trust Bank	51500	51700	17900	34900	12000	14400	81400	101000	321101	409969
HDFC Bank	67394	17480	3193	1513	14991	4928	85578	23921	336227	463666
ICICI Bank	4816	20422	3344	17813	4657	13215	12817	51450	365734	703146
IDBI Bank	6601	5188	524	1587	7662	3294	14787	10069	160071	172499
Indusind Bank	18007	22611	32148	17721	18822	14755	68977	55087	367705	423688
Jammu & Kashmir Bank	92	110	8772	4902	4086	1189	12950	6201	351807	476290
Karnataka Bank	1690	1116	14259	20063	23136	26103	39085	47282	245143	282822
Karur Vysya Bank	325	275	2232	1854	13324	14206	15881	16335	180730	225415
Lakshmi Vilas Bank	557	4027	4113	3837	5602	7564	10272	15428	115005	148023
Lord Krishna Bank	1600	741	5040	5508	1618	1152	8258	7401	48552	58552
Nainital Bank	3	300	50	4992	489	34800	542	40092	10327	12038
Nedungadi Bank	1642	1247	3580	3482	1725	1895	6947	6624	79375	84855
Ratnakar Bank	252	728	1859	2649	633	639	2744	4016	18736	24535
Sangli Bank	925	418	1816	2705	969	951	3710	4074	47790	53945
SBI Commercial & Intl	1487	454	3708	1761	2193	1615	7388	3830	36787	28633
South Indian Bank	482	283	98	195	2154	16725	2734	17203	202108	246836
Tamilnad Mercantile Bank	260	881	2507	3180	2962	4856	5729	8917	125504	158835
United Western Bank	5662	5372	9442	10094	6884	9211	21988	24677	235802	274788
UTI Bank	6482	32102	6473	6275	8065	9680	21020	48057	350662	482112
Vysya Bank	602	2967	12885	11739	10514	11377	24001	26083	393775	431631

Source : Annual accounts of banks of respective years.