

**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)           |
| <b>Income</b>   |                             |               |               |               |                |               |               |               |
| <b>I. Interest Earned</b>                                     | <b>184519</b>               | <b>206742</b> | <b>144100</b> | <b>187506</b> | <b>522019</b>  | <b>575734</b> | <b>473699</b> | <b>531687</b> |
| 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          |
| <b>II. Other income</b>                                       | <b>25732</b>                | <b>24293</b>  | <b>23238</b>  | <b>20462</b>  | <b>64143</b>   | <b>70628</b>  | <b>78554</b>  | <b>86191</b>  |
| 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         |
| <b>Total (I+II)</b>   | <b>210251</b>               | <b>231035</b> | <b>167338</b> | <b>207968</b> | <b>586161</b>  | <b>646362</b> | <b>552253</b> | <b>617878</b> |
| <b>Expenditure &amp; Provisions</b>                           |                             |               |               |               |                |               |               |               |
| <b>III. Interest expended</b>                                 | <b>128097</b>               | <b>138656</b> | <b>102536</b> | <b>137458</b> | <b>350663</b>  | <b>381955</b> | <b>344314</b> | <b>366303</b> |
| 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         |
| <b>IV. Operating expenses</b>                                 | <b>53592</b>                | <b>65779</b>  | <b>35854</b>  | <b>45639</b>  | <b>130331</b>  | <b>160760</b> | <b>139640</b> | <b>174373</b> |
| 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         |
| <b>V. Provisions and contingencies</b>                        | <b>21629</b>                | <b>22609</b>  | <b>16889</b>  | <b>12753</b>  | <b>54890</b>   | <b>76181</b>  | <b>51017</b>  | <b>52014</b>  |
| <b>Total expenses@</b>  | <b>181689</b>               | <b>204435</b> | <b>138390</b> | <b>183096</b> | <b>480994</b>  | <b>542715</b> | <b>483954</b> | <b>540676</b> |
| <b>VI. Profit (loss)</b>                                      | <b>6933</b>                 | <b>3991</b>   | <b>12059</b>  | <b>12119</b>  | <b>50277</b>   | <b>27466</b>  | <b>17282</b>  | <b>25188</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>210251</b>               | <b>231035</b> | <b>167338</b> | <b>207968</b> | <b>586161</b>  | <b>646362</b> | <b>552253</b> | <b>617878</b> |

(Amount in Rs. lakh)

| Items   | For the year ended March 31 |               |               |               |                       |               |                  |               |
|---|-----------------------------|---------------|---------------|---------------|-----------------------|---------------|------------------|---------------|
|   | 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)          |
| <b>Income</b>   |                             |               |               |               |                       |               |                  |               |
| <b>I. Interest Earned</b>                                     | <b>146727</b>               | <b>170588</b> | <b>485174</b> | <b>561827</b> | <b>374799</b>         | <b>426526</b> | <b>160439</b>    | <b>180453</b> |
| 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          |
| <b>II. Other income</b>                                       | <b>18456</b>                | <b>22239</b>  | <b>83568</b>  | <b>91779</b>  | <b>43740</b>          | <b>46944</b>  | <b>27081</b>     | <b>29209</b>  |
| 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          |
| <b>Total (I+II)</b>   | <b>165183</b>               | <b>192827</b> | <b>568742</b> | <b>653605</b> | <b>418540</b>         | <b>473470</b> | <b>187520</b>    | <b>209663</b> |
| <b>Expenditure &amp; Provisions</b>                           |                             |               |               |               |                       |               |                  |               |
| <b>III. Interest expended</b>                                 | <b>100015</b>               | <b>114757</b> | <b>341447</b> | <b>373525</b> | <b>252160</b>         | <b>281607</b> | <b>114609</b>    | <b>122321</b> |
| 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          |
| <b>IV. Operating expenses</b>                                 | <b>42008</b>                | <b>54072</b>  | <b>134980</b> | <b>166958</b> | <b>124225</b>         | <b>144815</b> | <b>30399</b>     | <b>34136</b>  |
| 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          |
| <b>V. Provisions and contingencies</b>                        | <b>14146</b>                | <b>19479</b>  | <b>68711</b>  | <b>84613</b>  | <b>27087</b>          | <b>42401</b>  | <b>19268</b>     | <b>27022</b>  |
| <b>Total expenses@</b>  | <b>142023</b>               | <b>168829</b> | <b>476426</b> | <b>540483</b> | <b>376384</b>         | <b>426422</b> | <b>145007</b>    | <b>156457</b> |
| <b>VI. Profit (loss)</b>                                      | <b>9014</b>                 | <b>4519</b>   | <b>23605</b>  | <b>28510</b>  | <b>15069</b>          | <b>4646</b>   | <b>23244</b>     | <b>26184</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>165183</b>               | <b>192827</b> | <b>568742</b> | <b>653605</b> | <b>418540</b>         | <b>473470</b> | <b>187520</b>    | <b>209663</b> |

(Amount in Rs. lakh)

| Items   | For the year ended March 31 |               |               |               |                      |               |                           |               |
|---|-----------------------------|---------------|---------------|---------------|----------------------|---------------|---------------------------|---------------|
|   | Dena Bank                   |               | Indian Bank   |               | Indian Overseas Bank |               | Oriental Bank of Commerce |               |
|   | 2000                        | 2001          | 2000          | 2001          | 2000                 | 2001          | 2000                      | 2001          |
|   | (17)                        | (18)          | (19)          | (20)          | (21)                 | (22)          | (23)                      | (24)          |
| <b>Income</b>   |                             |               |               |               |                      |               |                           |               |
| <b>I. Interest Earned</b>                                     | <b>158738</b>               | <b>171638</b> | <b>189862</b> | <b>210018</b> | <b>331511</b>        | <b>279342</b> | <b>245807</b>             | <b>275872</b> |
| 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          |
| <b>II. Other income</b>                                       | <b>21176</b>                | <b>19908</b>  | <b>27514</b>  | <b>31632</b>  | <b>29911</b>         | <b>30242</b>  | <b>22137</b>              | <b>26772</b>  |
| 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          |
| <b>Total (I+II)</b>   | <b>179914</b>               | <b>191546</b> | <b>217376</b> | <b>241650</b> | <b>361422</b>        | <b>309583</b> | <b>267944</b>             | <b>302645</b> |
| <b>Expenditure &amp; Provisions</b>                           |                             |               |               |               |                      |               |                           |               |
| <b>III. Interest expended</b>                                 | <b>116919</b>               | <b>126746</b> | <b>151868</b> | <b>161129</b> | <b>235803</b>        | <b>191267</b> | <b>174528</b>             | <b>196809</b> |
| 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          |
| <b>IV. Operating expenses</b>                                 | <b>41139</b>                | <b>57990</b>  | <b>63122</b>  | <b>74362</b>  | <b>86456</b>         | <b>87656</b>  | <b>42824</b>              | <b>52425</b>  |
| 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          |
| <b>V. Provisions and contingencies</b>                        | <b>15569</b>                | <b>33423</b>  | <b>45083</b>  | <b>33559</b>  | <b>29039</b>         | <b>19068</b>  | <b>22729</b>              | <b>33122</b>  |
| <b>Total expenses@</b>  | <b>158058</b>               | <b>184735</b> | <b>214990</b> | <b>235491</b> | <b>322259</b>        | <b>278923</b> | <b>217352</b>             | <b>249234</b> |
| <b>VI. Profit (loss)</b>                                      | <b>6287</b>                 | <b>-26612</b> | <b>-42697</b> | <b>-27400</b> | <b>10124</b>         | <b>11593</b>  | <b>27862</b>              | <b>20289</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>179914</b>               | <b>191546</b> | <b>217376</b> | <b>241650</b> | <b>361422</b>        | <b>309583</b> | <b>267944</b>             | <b>302645</b> |

(Amount in Rs. lakh)

| Items   | For the year ended March 31 |               |                      |               |                |               |                     |               |
|---|-----------------------------|---------------|----------------------|---------------|----------------|---------------|---------------------|---------------|
|   | 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)          |
| <b>Income</b>   |                             |               |                      |               |                |               |                     |               |
| <b>I. Interest Earned</b>                                     | <b>113046</b>               | <b>123746</b> | <b>515455</b>        | <b>586348</b> | <b>243763</b>  | <b>279218</b> | <b>374799</b>       | <b>373295</b> |
| 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          |
| <b>II. Other income</b>                                       | <b>15469</b>                | <b>16628</b>  | <b>72766</b>         | <b>77842</b>  | <b>30648</b>   | <b>28142</b>  | <b>43740</b>        | <b>31158</b>  |
| 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          |
| <b>Total (I+II)</b>   | <b>128516</b>               | <b>140375</b> | <b>588221</b>        | <b>664190</b> | <b>274411</b>  | <b>307360</b> | <b>418540</b>       | <b>404454</b> |
| <b>Expenditure &amp; Provisions</b>                           |                             |               |                      |               |                |               |                     |               |
| <b>III. Interest expended</b>                                 | <b>85108</b>                | <b>90108</b>  | <b>353820</b>        | <b>382505</b> | <b>161233</b>  | <b>169853</b> | <b>252160</b>       | <b>251395</b> |
| 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          |
| <b>IV. Operating expenses</b>                                 | <b>33586</b>                | <b>39993</b>  | <b>152385</b>        | <b>187164</b> | <b>85120</b>   | <b>107727</b> | <b>124225</b>       | <b>101933</b> |
| 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          |
| <b>V. Provisions and contingencies</b>                        | <b>3677</b>                 | <b>8948</b>   | <b>41202</b>         | <b>48157</b>  | <b>6492</b>    | <b>6286</b>   | <b>27087</b>        | <b>35578</b>  |
| <b>Total expenses@</b>  | <b>118694</b>               | <b>130101</b> | <b>506205</b>        | <b>569669</b> | <b>246354</b>  | <b>277580</b> | <b>376384</b>       | <b>353329</b> |
| <b>VI. Profit (loss)</b>                                      | <b>6144</b>                 | <b>1326</b>   | <b>40814</b>         | <b>46364</b>  | <b>21565</b>   | <b>23494</b>  | <b>15069</b>        | <b>15547</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>128516</b>               | <b>140375</b> | <b>588221</b>        | <b>664190</b> | <b>274411</b>  | <b>307360</b> | <b>418540</b>       | <b>404454</b> |

(Amount in Rs. lakh)

| Items   | For the year ended March 31 |               |               |               |               |               |
|---|-----------------------------|---------------|---------------|---------------|---------------|---------------|
|   | United Bank of India        |               | UCO Bank      |               | Vijaya Bank   |               |
|   | 2000<br>(33)                | 2001<br>(34)  | 2000<br>(35)  | 2001<br>(36)  | 2000<br>(37)  | 2001<br>(38)  |
| <b>Income</b>   |                             |               |               |               |               |               |
| <b>I. Interest Earned</b>                                     | <b>169690</b>               | <b>193083</b> | <b>197750</b> | <b>227470</b> | <b>119754</b> | <b>135618</b> |
| 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          |
| <b>II. Other income</b>                                       | <b>13957</b>                | <b>16474</b>  | <b>24890</b>  | <b>29771</b>  | <b>11681</b>  | <b>15626</b>  |
| 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          |
| <b>Total (I+II)</b>   | <b>183647</b>               | <b>209557</b> | <b>222641</b> | <b>257241</b> | <b>131434</b> | <b>151245</b> |
| <b>Expenditure &amp; Provisions</b>                           |                             |               |               |               |               |               |
| <b>III. Interest expended</b>                                 | <b>128646</b>               | <b>141724</b> | <b>142493</b> | <b>161264</b> | <b>80937</b>  | <b>89583</b>  |
| 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          |
| <b>IV. Operating expenses</b>                                 | <b>46572</b>                | <b>54161</b>  | <b>62464</b>  | <b>74600</b>  | <b>37953</b>  | <b>43813</b>  |
| 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          |
| <b>V. Provisions and contingencies</b>                        | <b>5293</b>                 | <b>11758</b>  | <b>14019</b>  | <b>18078</b>  | <b>7260</b>   | <b>10775</b>  |
| <b>Total expenses@</b>  | <b>175218</b>               | <b>195885</b> | <b>204957</b> | <b>235864</b> | <b>118890</b> | <b>133397</b> |
| <b>VI. Profit (loss)</b>                                      | <b>3136</b>                 | <b>1914</b>   | <b>3664</b>   | <b>3300</b>   | <b>5284</b>   | <b>7073</b>   |
| <b>Total (III+IV+V+VI)</b>                                    | <b>183647</b>               | <b>209557</b> | <b>222641</b> | <b>257241</b> | <b>131434</b> | <b>151245</b> |

**Notes**

@: Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

*Source* : Annual accounts of banks of respective years.