

Table 54: Earnings and Expenses of Scheduled Commercial Banks: 1999-2000 and 2000-2001
FOREIGN BANKS

(Amount in Rs. lakh)

Items	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

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bank International Indonesia		Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait	
	2000 (9)	2001 (10)	2000 (11)	2001 (12)	2000 (13)	2001 (14)	2000 (15)	2001 (16)
Income								
I. 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

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo Mitsubishi		BNP Paribas	
	2000 (17)	2001 (18)	2000 (19)	2001 (20)	2000 (21)	2001 (22)	2000 (23)	2001 (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

(Amount in Rs. lakh)

For the year ended March 31

Items	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

(Amount in Rs. lakh)

For the year ended March 31

Items	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

(Amount in Rs. lakh)

For the year ended March 31

Items	Deutsche Bank		Development Bank of Singapore		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

(Amount in Rs. lakh)

Items	For the year ended March 31			
	ING Bank	KBC Bank	Krung Thai Bank	Mashreq Bank

	(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

(Amount in Rs. lakh)

Items	For the year ended March 31							
	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

(Amount in Rs. lakh)

Items	For the year ended March 31					
	Standard Chartered Grindlays Bank		State Bank of Mauritius		Sumitomo Bank	
	2000	2001	2000	2001	2000	2001
	(73)	(74)	(75)	(76)	(77)	(78)
Income						
I. Interest Earned	117974	127620	3370	3994	3693	2944
a) Interest/discount on advances/bills	52539	58065	2538	2850	3094	2384

b) Income on Investments	53394	58484	728	933	577	539
c) Interest on balances with RBI and other inter-bank funds	10421	11031	105	210	23	21
d) Others	1620	40	0	0	0	0
II. Other income	28332	20604	666	694	346	252
a) Commission, exchange and brokerage	20925	13493	214	260	237	196
b) Net Profit (loss) on sale of investments	537	317	184	148	0	0
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	27	3	-1	0	0	-1
e) Net Profit (loss) on exchange transaction	6695	6434	225	262	101	49
f) Miscellaneous income	147	357	45	25	8	8
Total (I+II)	146306	148224	4037	4688	4039	3196
Expenditure & Provisions						
III. Interest expended	68522	65424	2070	2633	2515	2196
a) Interest on deposits	60570	48289	1345	1500	813	795
b) Interest on RBI/inter-bank borrowings	3952	9384	718	1133	1697	1353
c) Others	4000	7750	7	0	5	48
IV. Operating expenses	31843	50242	385	372	708	792
a) Payments to and provisions for employees	16715	19537	138	96	303	305
b) Rent, taxes and lighting	2726	3025	22	23	175	188
c) Printing and stationery	646	707	5	4	6	5
d) Advertisement and publicity	875	1676	2	2	1	1
e) Depreciation on Bank's property	2390	9865	84	105	41	38
f) Directors' fees, allowances and expenses	25	21	0	1	0	0
g) Auditors' fees and expenses	20	23	2	2	9	9
h) Law charges	99	159	0	2	1	12
i) Postage, telegrams, telephones, etc.	1692	2575	50	54	57	33
j) Repairs and maintenance	1856	1977	15	16	23	31
k) Insurance	140	718	9	10	92	0
l) Other expenditure	4660	9959	58	57	0	171
V. Provisions and contingencies	27928	23759	965	1217	741	706
Total expenses@	100366	115666	2455	3005	3223	2988
VI. Profit (loss)	18013	8799	617	465	75	-498
Total (III+IV+V+VI)	146306	148224	4037	4688	4039	3196

(Amount in Rs. lakh)

Items	For the year ended March 31					
	The Fuji Bank		The Siam Commercial Bank		Toronto Dominion Bank	
	2000	2001	2000	2001	2000	2001
	(79)	(80)	(81)	(82)	(83)	(84)
Income						
I. Interest Earned	2408	3382	1797	1290	771	1054
a) Interest/discount on advances/bills	1543	2534	1400	909	557	780
b) Income on Investments	556	693	233	284	123	208
c) Interest on balances with RBI and other inter-bank funds	308	126	164	96	71	56
d) Others	0	30	0	0	20	10

II. Other income	191	384	254	198	101	137
a) Commission, exchange and brokerage	71	225	197	136	93	152
b) Net Profit (loss) on sale of investments	0	9	-8	-1	0	-19
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	0	0	0	1	1	0
e) Net Profit (loss) on exchange transaction	120	150	56	54	0	0
f) Miscellaneous income	0	0	10	8	7	4
Total (I+II)	2599	3766	2051	1488	872	1191
Expenditure & Provisions						
III. Interest expended	1862	2434	909	1028	99	338
a) Interest on deposits	1299	1471	537	615	99	2
b) Interest on RBI/inter-bank borrowings	563	962	372	414	0	337
c) Others	0	0	0	0	0	0
IV. Operating expenses	816	819	338	523	229	235
a) Payments to and provisions for employees	259	293	59	60	73	83
b) Rent, taxes and lighting	348	324	86	81	59	58
c) Printing and stationery	4	5	2	1	2	2
d) Advertisement and publicity	1	0	0	0	1	1
e) Depreciation on Bank's property	21	27	19	33	20	24
f) Directors' fees, allowances and expenses	0	0	5	0	0	0
g) Auditors' fees and expenses	9	9	0	13	2	3
h) Law charges	3	8	1	2	12	14
i) Postage, telegrams, telephones, etc.	23	25	8	8	21	14
j) Repairs and maintenance	35	14	10	9	14	12
k) Insurance	5	4	1	1	1	1
l) Other expenditure	107	109	150	315	25	23
V. Provisions and contingencies	806	1564	449	273	288	317
Total expenses@	2678	3252	1247	1551	328	573
VI. Profit (loss)	-884	-1050	355	-337	256	301
Total (III+IV+V+VI)	2599	3766	2051	1488	872	1191

Notes

@: Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.