

**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<br>Madura @         |      | Bank of Punjab |              | Bank of<br>Rajasthan |              | Benares State<br>Bank |              |
|                                                                  | 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>37021</b>                |      | <b>26281</b>   | <b>34041</b> | <b>39974</b>         | <b>44243</b> | <b>9284</b>           | <b>10074</b> |
| 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<br>RBI and other inter-bank funds   | 3899                        |      | 0              | 1077         | 2646                 | 3342         | 328                   | 300          |
| d) Others                                                        | 2                           |      | 715            | 0            | 1930                 | 1160         | 0                     | 0            |
| <b>II. Other income</b>                                          | <b>9872</b>                 |      | <b>4624</b>    | <b>4282</b>  | <b>5339</b>          | <b>5648</b>  | <b>1666</b>           | <b>1729</b>  |
| 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<br>investments            | 0                           |      | 0              | 38           | 0                    | 0            | 0                     | 0            |
| d) Net Profit (loss) on sale of land,<br>building & other assets | 4                           |      | -13            | -27          | -1                   | -38          | 3                     | 0            |
| e) Net Profit (loss) on exchange<br>transaction                  | 361                         |      | 704            | 497          | 337                  | 323          | 146                   | 108          |
| f) Miscellaneous income                                          | 3423                        |      | 1414           | 1783         | 1769                 | 1939         | 257                   | 280          |
| <b>Total (I+II)</b>                                              | <b>46894</b>                |      | <b>30905</b>   | <b>38322</b> | <b>45313</b>         | <b>49891</b> | <b>10950</b>          | <b>11803</b> |
| <b>Expenditure &amp; Provisions</b>                              |                             |      |                |              |                      |              |                       |              |
| <b>III. Interest expended</b>                                    | <b>26609</b>                |      | <b>18911</b>   | <b>22706</b> | <b>30614</b>         | <b>30930</b> | <b>8016</b>           | <b>9053</b>  |
| 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            |
| <b>IV. Operating expenses</b>                                    | <b>10739</b>                |      | <b>6607</b>    | <b>9147</b>  | <b>12862</b>         | <b>13190</b> | <b>2877</b>           | <b>3548</b>  |
| a) Payments to and provisions for<br>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          |
| <b>V. Provisions and contingencies</b>                           | <b>4987</b>                 |      | <b>2075</b>    | <b>2988</b>  | <b>629</b>           | <b>2549</b>  | <b>595</b>            | <b>541</b>   |
| <b>Total expenses@</b>                                           | <b>37348</b>                |      | <b>25519</b>   | <b>31853</b> | <b>43476</b>         | <b>44120</b> | <b>10894</b>          | <b>12601</b> |
| <b>VI. Profit (loss)</b>                                         | <b>4558</b>                 |      | <b>3311</b>    | <b>3482</b>  | <b>1207</b>          | <b>3222</b>  | <b>-539</b>           | <b>-1339</b> |
| <b>Total (III+IV+V+VI)</b>                                       | <b>46894</b>                |      | <b>30905</b>   | <b>38322</b> | <b>45313</b>         | <b>49891</b> | <b>10950</b>          | <b>11803</b> |

| (Amount in Rs. lakh) |                             |                         |                   |                    |
|----------------------|-----------------------------|-------------------------|-------------------|--------------------|
| Items                | For the year ended March 31 |                         |                   |                    |
|                      | Bharat Overseas<br>Bank     | Catholic Syrian<br>Bank | Centurion<br>Bank | City Union<br>Bank |
|                      |                             |                         |                   |                    |

|                                                               | 2000<br>(9)  | 2001<br>(10) | 2000<br>(11) | 2001<br>(12) | 2000<br>(13) | 2001<br>(14) | 2000<br>(15) | 2001<br>(16) |
|---------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>Income</b>                                                 |              |              |              |              |              |              |              |              |
| <b>I. Interest Earned</b>                                     | <b>13955</b> | <b>15686</b> | <b>28338</b> | <b>31298</b> | <b>44280</b> | <b>54730</b> | <b>17587</b> | <b>18494</b> |
| 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          |
| <b>II. Other income</b>                                       | <b>1991</b>  | <b>2549</b>  | <b>4223</b>  | <b>4830</b>  | <b>8879</b>  | <b>9809</b>  | <b>3310</b>  | <b>2893</b>  |
| 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          |
| <b>Total (I+II)</b>                                           | <b>15946</b> | <b>18235</b> | <b>32561</b> | <b>36128</b> | <b>53159</b> | <b>64539</b> | <b>20897</b> | <b>21387</b> |
| <b>Expenditure &amp; Provisions</b>                           |              |              |              |              |              |              |              |              |
| <b>III. Interest expended</b>                                 | <b>10475</b> | <b>10550</b> | <b>22029</b> | <b>23166</b> | <b>36249</b> | <b>44515</b> | <b>12918</b> | <b>13133</b> |
| 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          |
| <b>IV. Operating expenses</b>                                 | <b>3434</b>  | <b>4053</b>  | <b>7977</b>  | <b>8095</b>  | <b>10403</b> | <b>14243</b> | <b>3073</b>  | <b>3305</b>  |
| 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          |
| <b>V. Provisions and contingencies</b>                        | <b>1933</b>  | <b>1882</b>  | <b>1892</b>  | <b>3742</b>  | <b>3073</b>  | <b>5079</b>  | <b>2900</b>  | <b>2819</b>  |
| <b>Total expenses@</b>                                        | <b>13909</b> | <b>14603</b> | <b>30006</b> | <b>31261</b> | <b>46652</b> | <b>58758</b> | <b>15992</b> | <b>16439</b> |
| <b>VI. Profit (loss)</b>                                      | <b>103</b>   | <b>1750</b>  | <b>663</b>   | <b>1125</b>  | <b>3433</b>  | <b>702</b>   | <b>2006</b>  | <b>2130</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>15946</b> | <b>18235</b> | <b>32561</b> | <b>36128</b> | <b>53158</b> | <b>64539</b> | <b>20897</b> | <b>21387</b> |

(Amount in Rs. lakh)

| Items | For the year ended March 31 |      |                   |      |              |      |                          |      |
|-------|-----------------------------|------|-------------------|------|--------------|------|--------------------------|------|
|       | Development Credit Bank     |      | Dhanalakshmi Bank |      | Federal Bank |      | Ganesh Bank of Kurundwad |      |
|       | 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>26321</b> | <b>38879</b> | <b>16315</b> | <b>17705</b> | <b>88179</b>  | <b>91917</b>  | <b>1644</b> | <b>1861</b> |
| 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          |
| <b>II. Other income</b>                                       | <b>6712</b>  | <b>4878</b>  | <b>2469</b>  | <b>2594</b>  | <b>13230</b>  | <b>12510</b>  | <b>90</b>   | <b>81</b>   |
| 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          |
| <b>Total (I+II)</b>                                           | <b>33033</b> | <b>43757</b> | <b>18784</b> | <b>20299</b> | <b>101409</b> | <b>104427</b> | <b>1734</b> | <b>1942</b> |
| <b>Expenditure &amp; Provisions</b>                           |              |              |              |              |               |               |             |             |
| <b>III. Interest expended</b>                                 | <b>20675</b> | <b>30186</b> | <b>12341</b> | <b>13733</b> | <b>70145</b>  | <b>68219</b>  | <b>1284</b> | <b>1494</b> |
| 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           |
| <b>IV. Operating expenses</b>                                 | <b>6060</b>  | <b>7169</b>  | <b>3432</b>  | <b>4861</b>  | <b>17715</b>  | <b>17504</b>  | <b>329</b>  | <b>375</b>  |
| 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          |
| <b>V. Provisions and contingencies</b>                        | <b>3402</b>  | <b>3400</b>  | <b>1883</b>  | <b>1028</b>  | <b>8911</b>   | <b>12601</b>  | <b>100</b>  | <b>35</b>   |
| <b>Total expenses@</b>                                        | <b>26735</b> | <b>37354</b> | <b>15772</b> | <b>18594</b> | <b>87860</b>  | <b>85723</b>  | <b>1613</b> | <b>1869</b> |
| <b>VI. Profit (loss)</b>                                      | <b>2896</b>  | <b>3003</b>  | <b>1128</b>  | <b>677</b>   | <b>4639</b>   | <b>6104</b>   | <b>21</b>   | <b>38</b>   |
| <b>Total (III+IV+V+VI)</b>                                    | <b>33033</b> | <b>43757</b> | <b>18784</b> | <b>20299</b> | <b>101409</b> | <b>104427</b> | <b>1734</b> | <b>1942</b> |

(Amount is Rs. Lakh)

| Items | For the year ended March 31 |      |           |      |             |      |           |      |
|-------|-----------------------------|------|-----------|------|-------------|------|-----------|------|
|       | 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)         |
|---------------------------------------------------------------|--------------|---------------|--------------|---------------|---------------|---------------|--------------|--------------|
| <b>Income</b>                                                 |              |               |              |               |               |               |              |              |
| <b>I. Interest Earned</b>                                     | <b>64641</b> | <b>89750</b>  | <b>67987</b> | <b>125946</b> | <b>85287</b>  | <b>124213</b> | <b>42378</b> | <b>53910</b> |
| 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           |
| <b>II. Other income</b>                                       | <b>23270</b> | <b>16444</b>  | <b>12535</b> | <b>18553</b>  | <b>19405</b>  | <b>22001</b>  | <b>5514</b>  | <b>6958</b>  |
| 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          |
| <b>Total (I+II)</b>                                           | <b>87912</b> | <b>106194</b> | <b>80522</b> | <b>144499</b> | <b>104692</b> | <b>146214</b> | <b>47892</b> | <b>60868</b> |
| <b>Expenditure &amp; Provisions</b>                           |              |               |              |               |               |               |              |              |
| <b>III. Interest expended</b>                                 | <b>50719</b> | <b>69717</b>  | <b>37428</b> | <b>75375</b>  | <b>66695</b>  | <b>83767</b>  | <b>33261</b> | <b>43750</b> |
| 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         |
| <b>IV. Operating expenses</b>                                 | <b>12390</b> | <b>16400</b>  | <b>17139</b> | <b>30959</b>  | <b>15331</b>  | <b>33429</b>  | <b>6267</b>  | <b>10256</b> |
| 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         |
| <b>V. Provisions and contingencies</b>                        | <b>13941</b> | <b>12044</b>  | <b>13951</b> | <b>17153</b>  | <b>12137</b>  | <b>12908</b>  | <b>2265</b>  | <b>4926</b>  |
| <b>Total expenses@</b>                                        | <b>63109</b> | <b>86117</b>  | <b>54567</b> | <b>106334</b> | <b>82026</b>  | <b>117197</b> | <b>39528</b> | <b>54006</b> |
| <b>VI. Profit (loss)</b>                                      | <b>10862</b> | <b>8033</b>   | <b>12004</b> | <b>21012</b>  | <b>10530</b>  | <b>16110</b>  | <b>6099</b>  | <b>1936</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>87912</b> | <b>106194</b> | <b>80522</b> | <b>144499</b> | <b>104692</b> | <b>146214</b> | <b>47893</b> | <b>60868</b> |

(Amount in Rs. lakh)

| Items | For the year ended March 31 |      |                      |      |                |      |                  |      |
|-------|-----------------------------|------|----------------------|------|----------------|------|------------------|------|
|       | 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**

|                                                               |              |              |              |               |              |              |              |              |
|---------------------------------------------------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|
| <b>I. Interest Earned</b>                                     | <b>63740</b> | <b>72872</b> | <b>88461</b> | <b>107650</b> | <b>57804</b> | <b>65389</b> | <b>41803</b> | <b>46119</b> |
| 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           |
| <b>II. Other income</b>                                       | <b>14482</b> | <b>11655</b> | <b>10512</b> | <b>8078</b>   | <b>7225</b>  | <b>8948</b>  | <b>5780</b>  | <b>5386</b>  |
| 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          |
| <b>Total (I+II)</b>                                           | <b>78223</b> | <b>84527</b> | <b>98972</b> | <b>115728</b> | <b>65029</b> | <b>74337</b> | <b>47583</b> | <b>51505</b> |

**Expenditure & Provisions**

|                                             |              |              |              |               |              |              |              |              |
|---------------------------------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|
| <b>III. Interest expended</b>               | <b>50112</b> | <b>56946</b> | <b>59822</b> | <b>71961</b>  | <b>46383</b> | <b>50189</b> | <b>28100</b> | <b>30574</b> |
| 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         |
| <b>IV. Operating expenses</b>               | <b>9024</b>  | <b>10307</b> | <b>15942</b> | <b>16487</b>  | <b>10565</b> | <b>10541</b> | <b>8573</b>  | <b>9876</b>  |
| 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         |
| <b>V. Provisions and contingencies</b>      | <b>13477</b> | <b>13220</b> | <b>11191</b> | <b>10523</b>  | <b>2255</b>  | <b>9066</b>  | <b>3796</b>  | <b>3850</b>  |
| <b>Total expenses@</b>                      | <b>59137</b> | <b>67253</b> | <b>75764</b> | <b>88448</b>  | <b>56948</b> | <b>60730</b> | <b>36673</b> | <b>40450</b> |
| <b>VI. Profit (loss)</b>                    | <b>5609</b>  | <b>4054</b>  | <b>12017</b> | <b>16756</b>  | <b>5826</b>  | <b>4541</b>  | <b>7114</b>  | <b>7205</b>  |
| <b>Total (III+IV+V+VI)</b>                  | <b>78223</b> | <b>84527</b> | <b>98972</b> | <b>115728</b> | <b>65029</b> | <b>74337</b> | <b>47583</b> | <b>51505</b> |

(Amount in Rs. lakh)

| Items | For the year ended March 31 |      |                   |      |               |      |                |      |
|-------|-----------------------------|------|-------------------|------|---------------|------|----------------|------|
|       | 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**

|                                                               |              |              |              |              |             |             |              |              |
|---------------------------------------------------------------|--------------|--------------|--------------|--------------|-------------|-------------|--------------|--------------|
| <b>I. Interest Earned</b>                                     | <b>22246</b> | <b>25110</b> | <b>9724</b>  | <b>12344</b> | <b>4797</b> | <b>5646</b> | <b>17290</b> | <b>17723</b> |
| 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           |
| <b>II. Other income</b>                                       | <b>5971</b>  | <b>5884</b>  | <b>1893</b>  | <b>2104</b>  | <b>268</b>  | <b>241</b>  | <b>2494</b>  | <b>2895</b>  |
| 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          |
| <b>Total (I+II)</b>                                           | <b>28217</b> | <b>30993</b> | <b>11617</b> | <b>14448</b> | <b>5065</b> | <b>5888</b> | <b>19784</b> | <b>20618</b> |

**Expenditure & Provisions**

|                                             |              |              |              |              |             |             |              |              |
|---------------------------------------------|--------------|--------------|--------------|--------------|-------------|-------------|--------------|--------------|
| <b>III. Interest expended</b>               | <b>16253</b> | <b>18454</b> | <b>8266</b>  | <b>10315</b> | <b>2870</b> | <b>3432</b> | <b>12508</b> | <b>15746</b> |
| 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          |
| <b>IV. Operating expenses</b>               | <b>6420</b>  | <b>6532</b>  | <b>1893</b>  | <b>2614</b>  | <b>1345</b> | <b>1481</b> | <b>4654</b>  | <b>4807</b>  |
| 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          |
| <b>V. Provisions and contingencies</b>      | <b>2909</b>  | <b>3333</b>  | <b>821</b>   | <b>1018</b>  | <b>419</b>  | <b>470</b>  | <b>1160</b>  | <b>6844</b>  |
| <b>Total expenses@</b>                      | <b>22673</b> | <b>24986</b> | <b>10159</b> | <b>12930</b> | <b>4215</b> | <b>4913</b> | <b>17161</b> | <b>20553</b> |
| <b>VI. Profit (loss)</b>                    | <b>2636</b>  | <b>2674</b>  | <b>637</b>   | <b>501</b>   | <b>431</b>  | <b>505</b>  | <b>1463</b>  | <b>-6780</b> |
| <b>Total (III+IV+V+VI)</b>                  | <b>28217</b> | <b>30993</b> | <b>11617</b> | <b>14448</b> | <b>5065</b> | <b>5888</b> | <b>19784</b> | <b>20617</b> |

(Amount in Rs. lakh)

| Items | For the year ended March 31 |      |             |      |                             |      |                   |      |
|-------|-----------------------------|------|-------------|------|-----------------------------|------|-------------------|------|
|       | Ratnakar Bank               |      | Sangli Bank |      | SBI Commercial & Intl. Bank |      | South Indian Bank |      |
|       | 2000                        | 2001 | 2000        | 2001 | 2000                        | 2001 | 2000              | 2001 |
|       | (49)                        | (50) | (51)        | (52) | (53)                        | (54) | (55)              | (56) |

**Income**

|                                                               |             |             |              |              |             |             |              |              |
|---------------------------------------------------------------|-------------|-------------|--------------|--------------|-------------|-------------|--------------|--------------|
| <b>I. I. Interest Earned</b>                                  | <b>4941</b> | <b>6065</b> | <b>12453</b> | <b>14784</b> | <b>6649</b> | <b>6419</b> | <b>46894</b> | <b>54041</b> |
| 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            |
| <b>II. Other income</b>                                       | <b>817</b>  | <b>903</b>  | <b>2032</b>  | <b>1392</b>  | <b>1653</b> | <b>988</b>  | <b>7456</b>  | <b>7253</b>  |
| 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         |
| <b>Total (I+II)</b>                                           | <b>5758</b> | <b>6968</b> | <b>14485</b> | <b>16176</b> | <b>8302</b> | <b>7407</b> | <b>54349</b> | <b>61294</b> |

**Expenditure & Provisions**

|                                             |             |             |              |              |             |              |              |              |
|---------------------------------------------|-------------|-------------|--------------|--------------|-------------|--------------|--------------|--------------|
| <b>III. Interest expended</b>               | <b>3535</b> | <b>4234</b> | <b>8619</b>  | <b>9681</b>  | <b>5246</b> | <b>5650</b>  | <b>35072</b> | <b>39094</b> |
| 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         |
| <b>IV. Operating expenses</b>               | <b>1494</b> | <b>1694</b> | <b>4168</b>  | <b>4739</b>  | <b>803</b>  | <b>914</b>   | <b>11250</b> | <b>11503</b> |
| 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          |
| <b>V. Provisions and contingencies</b>      | <b>381</b>  | <b>638</b>  | <b>1198</b>  | <b>1133</b>  | <b>1050</b> | <b>5043</b>  | <b>5438</b>  | <b>6547</b>  |
| <b>Total expenses@</b>                      | <b>5028</b> | <b>5928</b> | <b>12787</b> | <b>14420</b> | <b>6049</b> | <b>6564</b>  | <b>46322</b> | <b>50597</b> |
| <b>VI. Profit (loss)</b>                    | <b>349</b>  | <b>402</b>  | <b>499</b>   | <b>622</b>   | <b>1203</b> | <b>-4200</b> | <b>2589</b>  | <b>4150</b>  |
| <b>Total (III+IV+V+VI)</b>                  | <b>5758</b> | <b>6968</b> | <b>14485</b> | <b>16176</b> | <b>8302</b> | <b>7407</b>  | <b>54349</b> | <b>61294</b> |

(Amount in Rs.lakh)

| Items | For the year ended March 31 |      |                |      |          |      |            |      |
|-------|-----------------------------|------|----------------|------|----------|------|------------|------|
|       | Tamilnad                    |      | United Western |      | UTI Bank |      | Vysya Bank |      |
|       | Mercantile Bank             |      | Bank           |      |          |      |            |      |
|       | 2000                        | 2001 | 2000           | 2001 | 2000     | 2001 | 2000       | 2001 |
|       | (57)                        | (58) | (59)           | (60) | (61)     | (62) | (63)       | (64) |

**Income**

|                                                               |              |              |              |              |              |               |              |               |
|---------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|
| <b>I. Interest Earned</b>                                     | <b>31182</b> | <b>37562</b> | <b>41948</b> | <b>47273</b> | <b>48326</b> | <b>88963</b>  | <b>79382</b> | <b>88929</b>  |
| 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           |
| <b>II. Other income</b>                                       | <b>4997</b>  | <b>5115</b>  | <b>12125</b> | <b>4628</b>  | <b>9117</b>  | <b>16300</b>  | <b>18674</b> | <b>12385</b>  |
| 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          |
| <b>Total (I+II)</b>                                           | <b>36179</b> | <b>42677</b> | <b>54074</b> | <b>51900</b> | <b>57443</b> | <b>105263</b> | <b>98056</b> | <b>101314</b> |

**Expenditure & Provisions**

|                                             |              |              |              |              |              |               |              |               |
|---------------------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|
| <b>III. Interest expended</b>               | <b>22336</b> | <b>25484</b> | <b>30463</b> | <b>36315</b> | <b>39286</b> | <b>79136</b>  | <b>68315</b> | <b>71598</b>  |
| 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          |
| <b>IV. Operating expenses</b>               | <b>6581</b>  | <b>6982</b>  | <b>9343</b>  | <b>9383</b>  | <b>6540</b>  | <b>12876</b>  | <b>17679</b> | <b>18279</b>  |
| 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          |
| <b>V. Provisions and contingencies</b>      | <b>3199</b>  | <b>5172</b>  | <b>8697</b>  | <b>5898</b>  | <b>6524</b>  | <b>4638</b>   | <b>7632</b>  | <b>7581</b>   |
| <b>Total expenses@</b>                      | <b>28917</b> | <b>32465</b> | <b>39806</b> | <b>45698</b> | <b>45826</b> | <b>92013</b>  | <b>85994</b> | <b>89878</b>  |
| <b>VI. Profit (loss)</b>                    | <b>4063</b>  | <b>5040</b>  | <b>5570</b>  | <b>304</b>   | <b>5093</b>  | <b>8612</b>   | <b>4431</b>  | <b>3855</b>   |
| <b>Total (III+IV+V+VI)</b>                  | <b>36179</b> | <b>42677</b> | <b>54074</b> | <b>51900</b> | <b>57443</b> | <b>105263</b> | <b>98056</b> | <b>101314</b> |

**Notes**

@: Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.