

Table 54: Earnings and Expenses of Scheduled Commercial Banks: 2000-2001 and 2001-2002
(Part 5 of 6)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bank of Punjab		Bank of Rajasthan		Benares State Bank		Bharat Overseas Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	34041	36318	44243	45260	10074		15686	16714
a) Interest/discount on advances/bills	16109	18900	21990	21973	2630		7940	8291
b) Income on Investments	16855	15446	17752	19012	7145		5441	6558
c) Interest on balances with RBI and other inter-bank funds	1077	1700	3342	3866	300		2305	1868
d) Others	-	272	1160	408	-		-	-
II. Other income	4282	11730	5648	9722	1729		2549	4946
a) Commission, exchange and brokerage	1706	1394	2396	2000	277		742	788
b) Net Profit (loss) on sale of investments	284	8007	1028	5660	1064		1031	3298
c) Net Profit (loss) on revaluation of investments	38	-	-	-	-		115	-
d) Net Profit (loss) on sale of land, building & other assets	(27)	(22)	(38)	(16)	-		2	2
e) Net Profit (loss) on exchange transaction	497	548	323	403	108		394	558
f) Miscellaneous income	1783	1803	1939	1675	280		264	308
Total (I+II)	38322	48048	49891	54981	11803		18235	21660
Expenditure & Provisions								
III. Interest expended	22706	27307	30930	32333	9053		10550	11784
a) Interest on deposits	20690	25809	30695	31983	9020		10114	11398
b) Interest on RBI/inter-bank borrowings	1880	880	33	32	32		291	264
c) Others	136	618	203	318	-		144	122
IV. Operating expenses	9147	13295	13190	14507	3548		4053	4541
a) Payments to and provisions for employees	881	1331	8660	9406	2637		1858	2038
b) Rent, taxes and lighting	1545	1963	1000	1207	277		728	888
c) Printing and stationery	493	639	135	165	46		54	69
d) Advertisement and publicity	391	788	82	88	8		33	58
e) Depreciation on Bank's property	1896	2218	1218	1147	85		443	512
f) Directors' fees, allowances and expenses	24	25	10	12	4		8	13
g) Auditors' fees and expenses	29	52	40	50	19		16	15
h) Law charges	27	62	227	296	5		79	68
i) Postage, telegrams, telephones, etc.	388	457	214	381	51		62	88
j) Repairs and maintenance	443	693	94	160	14		30	40
k) Insurance	159	206	245	175	139		81	88
l) Other expenditure	2871	4860	1263	1420	262		661	678
V. Provisions and contingencies	2988	3873	2549	4110	541		1882	3059
Total expenses@	31853	40603	44120	46840	12601		14603	16320
VI. Profit (loss)	3482	3572	3222	4031	(1339)		1750	2278
Total (III+IV+V+VI)	38322	48048	49891	54981	11803		18235	21660

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Catholic Syrian Bank		Centurion Bank		City Union Bank		Development Credit Bank	
	2001	2002	2001	2002	2001	2002	2001	2002

	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	31298	33670	54730	48218	18494	21214	38879	37738
a) Interest/discount on advances/bills	15396	15583	26214	25366	11321	11891	21210	23396
b) Income on Investments	13525	15115	21975	14815	6726	8697	16589	13566
c) Interest on balances with RBI and other inter-bank funds	2325	2799	2531	3938	347	625	1080	776
d) Others	52	173	4010	4099	100	1	-	-
II. Other income	4830	9889	9809	7076	2893	4802	4878	9584
a) Commission, exchange and brokerage	1254	1087	2530	2756	1310	1341	2014	2343
b) Net Profit (loss) on sale of investments	1943	7496	5144	2891	667	2419	1030	6570
c) Net Profit (loss) on revaluation of investments	363	-	420	(7)	-	-	-	(1036)
d) Net Profit (loss) on sale of land, building & other assets	1	5	9	3	(1)	2	(1)	(122)
e) Net Profit (loss) on exchange transaction	500	517	1071	869	270	257	304	525
f) Miscellaneous income	768	784	635	564	648	783	1531	1301
Total (I+II)	36128	43559	64539	55294	21387	26016	43757	47323
Expenditure & Provisions								
III. Interest expended	23166	25604	44515	37869	13133	15755	30186	28631
a) Interest on deposits	22481	25124	32819	29790	12739	15612	27394	26619
b) Interest on RBI/inter-bank borrowings	186	117	3995	1738	233	86	1924	1834
c) Others	499	363	7701	6341	161	57	868	178
IV. Operating expenses	8095	8912	14243	15984	3305	3755	7169	8347
a) Payments to and provisions for employees	6050	6706	1533	1983	2051	2313	2767	3420
b) Rent, taxes and lighting	678	729	1052	1302	230	279	584	701
c) Printing and stationery	137	138	400	506	80	85	136	188
d) Advertisement and publicity	15	17	523	297	38	32	133	96
e) Depreciation on Bank's property	331	310	6280	6087	208	265	1479	1664
f) Directors' fees, allowances and expenses	12	15	5	6	4	7	17	81
g) Auditors' fees and expenses	12	18	30	30	5	7	35	35
h) Law charges	11	31	280	159	1	3	33	23
i) Postage, telegrams, telephones, etc.	122	122	531	501	99	110	131	117
j) Repairs and maintenance	38	40	860	1248	36	59	213	192
k) Insurance	151	166	177	241	139	112	183	125
l) Other expenditure	538	620	2572	3624	413	483	1458	1704
V. Provisions and contingencies	3742	5332	5079	10842	2819	3663	3400	6941
Total expenses@	31261	34516	58758	53853	16439	19510	37354	36977
VI. Profit (loss)	1125	3712	702	(9401)	2130	2843	3003	3405
Total (III+IV+V+VI)	36128	43560	64539	55294	21387	26016	43757	47323

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	17705	18110	91917	104240	1861	1925	89750	72422
a) Interest/discount on advances/bills	10146	10314	56143	63603	1228	1210	49019	39647

b) Income on Investments	6980	6921	33611	38545	478	480	37711	31047
c) Interest on balances with RBI and other inter-bank funds	450	743	1277	2035	102	57	2119	1376
d) Others	128	132	886	56	53	178	901	350
II. Other income	2594	5876	12510	22042	81	276	16444	22923
a) Commission, exchange and brokerage	1317	1129	4549	4517	58	60	4209	4529
b) Net Profit (loss) on sale of investments	744	3998	1981	13050	-	188	2720	10917
c) Net Profit (loss) on revaluation of investments	-	-	184	(425)	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	-	5	(10)	11	-	-	(21)	1952
e) Net Profit (loss) on exchange transaction	97	169	1304	1321	-	-	2426	1310
f) Miscellaneous income	436	575	4502	3568	23	28	7110	4216
Total (I+II)	20299	23986	104427	126281	1942	2201	106194	95346
Expenditure & Provisions								
III. Interest expended	13733	13863	68219	76615	1494	1586	69717	63583
a) Interest on deposits	12863	13250	61339	70507	1483	1579	63352	57883
b) Interest on RBI/inter-bank borrowings	242	170	2037	1052	10	6	1736	1463
c) Others	628	443	4843	5055	-	-	4629	4239
IV. Operating expenses	4861	5064	17504	19126	375	397	16400	16958
a) Payments to and provisions for employees	2765	3402	11090	12096	214	233	3045	3563
b) Rent, taxes and lighting	475	478	1530	1755	23	24	1871	2234
c) Printing and stationery	89	90	225	295	10	9	523	443
d) Advertisement and publicity	53	83	151	125	1	1	1219	983
e) Depreciation on Bank's property	244	323	1804	1834	67	66	4603	5124
f) Directors' fees, allowances and expenses	9	12	15	16	1	1	14	18
g) Auditors' fees and expenses	10	12	83	114	1	1	33	37
h) Law charges	19	3	61	44	4	7	51	64
i) Postage, telegrams, telephones, etc.	79	91	86	148	12	11	875	993
j) Repairs and maintenance	55	48	246	325	2	2	630	902
k) Insurance	72	77	341	414	9	9	500	410
l) Other expenditure	992	445	1874	1961	33	33	3036	2182
V. Provisions and contingencies	1028	4052	12601	22339	35	123	12044	10777
Total expenses@	18594	18927	85723	95741	1869	1983	86117	80543
VI. Profit (loss)	677	1007	6104	8201	38	96	8033	4024
Total (III+IV+V+VI)	20299	23986	104427	126281	1942	2201	106194	95346

(Amount in Rs. lakh)

Items	For the year ended March 31							
	HDFC Bank		ICICI Bank		IDBI Bank		IndusInd Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	125946	170299	124213	215193	53910	50932	72872	71006
a) Interest/discount on advances/bills	49317	62393	57091	77167	20672	24976	37229	42848
b) Income on Investments	63559	86397	55573	123380	31699	23521	32659	25471
c) Interest on balances with RBI and other inter-bank funds	13058	21396	10867	12262	1452	1234	2984	2687
d) Others	12	113	683	2384	87	1201	-	-

II. Other income	18553	33325	22001	57466	6958	12254	11655	18437
a) Commission, exchange and brokerage	13411	16448	13953	22978	4272	4222	3306	2630
b) Net Profit (loss) on sale of investments	1150	10383	1921	30571	1135	5540	2461	12076
c) Net Profit (loss) on revaluation of investments	-	-	1377	(1460)	54	-	757	-
d) Net Profit (loss) on sale of land, building & other assets	(60)	(81)	(13)	(6)	(19)	(75)	36	-
e) Net Profit (loss) on exchange transaction	3985	3914	4161	3730	837	918	1283	1366
f) Miscellaneous income	67	2661	601	1653	678	1649	3813	2362
Total (I+II)	144499	203624	146214	272659	60868	63186	84527	89443
Expenditure & Provisions								
III. Interest expended	75375	107374	83767	155892	43750	36572	56946	54723
a) Interest on deposits	63903	91552	72544	138893	40038	27420	50759	46996
b) Interest on RBI/inter-bank borrowings	9476	13285	3205	4784	1748	3870	2608	2924
c) Others	1996	2537	8018	12216	1965	5282	3579	4802
IV. Operating expenses	30959	41795	33429	62258	10256	14301	10307	9472
a) Payments to and provisions for employees	7800	10924	5171	14718	2263	3973	1340	2029
b) Rent, taxes and lighting	4341	5775	3648	6628	1807	2519	1866	1915
c) Printing and stationery	1724	1772	2417	3530	373	602	225	225
d) Advertisement and publicity	2545	1878	1433	797	354	220	114	170
e) Depreciation on Bank's property	5394	6902	3642	6409	1881	2303	2790	2068
f) Directors' fees, allowances and expenses	(74)	5	18	16	6	11	22	30
g) Auditors' fees and expenses	21	22	29	31	13	15	35	41
h) Law charges	21	21	54	151	19	50	188	138
i) Postage, telegrams, telephones, etc.	3082	3706	2084	3772	626	1072	632	602
j) Repairs and maintenance	2417	3472	2711	7833	687	863	458	531
k) Insurance	623	836	637	1415	390	362	347	335
l) Other expenditure	3065	6482	11584	16958	1838	2311	2290	1387
V. Provisions and contingencies	17153	24751	12908	28679	4926	7071	13220	20173
Total expenses@	106334	149169	117197	218150	54006	50873	67253	64195
VI. Profit (loss)	21012	29704	16110	25830	1936	5242	4054	5075
Total (III+IV+V+VI)	144499	203624	146214	272659	60868	63186	84527	89443

Notes

1. @: Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source: Annual accounts of banks of respective years.