

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

**Other Scheduled Commercial Banks**

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2001 (33)	2002 (34)	2001 (35)	2002 (36)	2001 (37)	2002 (38)	2001 (39)	2002 (40)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>107650</b>	<b>135374</b>	<b>65389</b>	<b>74324</b>	<b>46119</b>	<b>48230</b>	<b>25110</b>	<b>27150</b>
a) Interest/discount on advances/bills	43545	63955	34659	38909	26681	25348	16896	17172
b) Income on Investments	56787	65159	25936	31753	16827	19160	7420	8803
c) Interest on balances with RBI and other inter-bank funds	7318	6260	4141	3542	2583	3698	564	1081
d) Others	-	-	653	120	28	24	229	95
<b>II. Other income</b>	<b>8078</b>	<b>25712</b>	<b>8948</b>	<b>24102</b>	<b>5386</b>	<b>10471</b>	<b>5884</b>	<b>8597</b>
a) Commission, exchange and brokerage	2195	2807	4312	4561	4611	4491	3206	3209
b) Net Profit (loss) on sale of investments	1952	18247	3032	17974	(581)	4732	(195)	3436
c) Net Profit (loss) on revaluation of investments	-	1929	-	-	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	-	-	12	(21)	1	1	(4)	(1)
e) Net Profit (loss) on exchange transaction	375	421	942	1032	791	659	414	427
f) Miscellaneous income	3555	2308	651	556	564	588	2462	1527
<b>Total (I+II)</b>	<b>115728</b>	<b>161086</b>	<b>74337</b>	<b>98426</b>	<b>51505</b>	<b>58701</b>	<b>30993</b>	<b>35748</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>71961</b>	<b>91539</b>	<b>50189</b>	<b>60276</b>	<b>30574</b>	<b>31773</b>	<b>18454</b>	<b>20973</b>
a) Interest on deposits	71328	87944	48990	59244	28220	30097	17204	20081
b) Interest on RBI/inter-bank borrowings	381	2573	703	653	904	605	988	519
c) Others	252	1022	496	379	1450	1071	262	374
<b>IV. Operating expenses</b>	<b>16487</b>	<b>23423</b>	<b>10541</b>	<b>13062</b>	<b>9876</b>	<b>10753</b>	<b>6532</b>	<b>7038</b>
a) Payments to and provisions for employees	9583	14421	7177	8897	4943	5310	3819	3999
b) Rent, taxes and lighting	1245	1362	859	904	510	571	521	586
c) Printing and stationery	342	376	146	159	171	166	118	131
d) Advertisement and publicity	325	441	46	60	183	161	71	120
e) Depreciation on Bank's property	1698	2409	890	1185	931	1104	556	508
f) Directors' fees, allowances and expenses	18	21	15	13	26	22	19	19
g) Auditors' fees and expenses	104	146	26	32	17	16	13	16
h) Law charges	16	13	8	10	6	9	3	9
i) Postage, telegrams, telephones, etc.	197	223	124	181	403	400	233	256
j) Repairs and maintenance	133	170	124	238	133	174	23	36
k) Insurance	405	341	278	352	161	190	118	140
l) Other expenditure	2422	3500	849	1031	2392	2630	1036	1217
<b>V. Provisions and contingencies</b>	<b>10523</b>	<b>20144</b>	<b>9066</b>	<b>15975</b>	<b>3850</b>	<b>5324</b>	<b>3333</b>	<b>4714</b>
<b>Total expenses@</b>	<b>88448</b>	<b>114962</b>	<b>60730</b>	<b>73338</b>	<b>40450</b>	<b>42526</b>	<b>24986</b>	<b>28011</b>
<b>VI. Profit (loss)</b>	<b>16756</b>	<b>25980</b>	<b>4541</b>	<b>9113</b>	<b>7205</b>	<b>10851</b>	<b>2674</b>	<b>3022</b>
<b>Total (III+IV+V+VI)</b>	<b>115728</b>	<b>161086</b>	<b>74337</b>	<b>98426</b>	<b>51505</b>	<b>58701</b>	<b>30993</b>	<b>35748</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Lord Krishna Bank		Nainital Bank		Nedungadi Bank		Ratnakar Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>12344</b>	<b>14413</b>	<b>5646</b>	<b>6325</b>	<b>17723</b>	<b>15534</b>	<b>6065</b>	<b>6420</b>
a) Interest/discount on advances/bills	7566	7574	1450	1508	9800	8709	3090	3572
b) Income on Investments	4519	6254	3060	3649	7488	6343	2655	2264
c) Interest on balances with RBI and other inter-bank funds	140	524	1130	1164	401	476	311	577
d) Others	119	61	6	4	33	6	8	7
<b>II. Other income</b>	<b>2104</b>	<b>7532</b>	<b>241</b>	<b>342</b>	<b>2895</b>	<b>7004</b>	<b>903</b>	<b>2678</b>
a) Commission, exchange and brokerage	1058	882	158	180	1104	892	191	196
b) Net Profit (loss) on sale of investments	558	6054	3	20	822	5218	479	2238
c) Net Profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	5	-	-	-	4	2	-	5
e) Net Profit (loss) on exchange transaction	-	-	-	-	506	346	-	-
f) Miscellaneous income	483	596	80	142	460	546	233	238
<b>Total (I+II)</b>	<b>14448</b>	<b>21945</b>	<b>5888</b>	<b>6666</b>	<b>20617</b>	<b>22538</b>	<b>6968</b>	<b>9098</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>10315</b>	<b>13087</b>	<b>3432</b>	<b>3761</b>	<b>15746</b>	<b>14534</b>	<b>4234</b>	<b>4445</b>
a) Interest on deposits	9568	12207	3430	3760	15041	14062	3977	4384
b) Interest on RBI/inter-bank borrowings	252	241	2	-	173	13	116	60
c) Others	496	639	-	1	532	459	141	0
<b>IV. Operating expenses</b>	<b>2614</b>	<b>3806</b>	<b>1481</b>	<b>1691</b>	<b>4807</b>	<b>4538</b>	<b>1694</b>	<b>2131</b>
a) Payments to and provisions for employees	1381	1639	1071	1253	3187	3007	968	1385
b) Rent, taxes and lighting	366	727	114	130	437	467	217	226
c) Printing and stationery	44	79	18	23	61	65	23	28
d) Advertisement and publicity	137	116	5	5	56	23	5	6
e) Depreciation on Bank's property	155	276	34	44	239	269	322	295
f) Directors' fees, allowances and expenses	10	2	4	3	9	9	4	5
g) Auditors' fees and expenses	4	11	4	5	14	9	6	5
h) Law charges	7	7	11	10	10	6	9	9
i) Postage, telegrams, telephones, etc.	70	107	34	35	59	54	28	32
j) Repairs and maintenance	13	39	9	8	2	2	12	15
k) Insurance	51	36	26	30	72	76	29	30
l) Other expenditure	376	767	152	146	661	551	71	96
<b>V. Provisions and contingencies</b>	<b>1018</b>	<b>3081</b>	<b>470</b>	<b>641</b>	<b>6844</b>	<b>3339</b>	<b>638</b>	<b>1837</b>
<b>Total expenses@</b>	<b>12930</b>	<b>16893</b>	<b>4913</b>	<b>5452</b>	<b>20553</b>	<b>19072</b>	<b>5928</b>	<b>6576</b>
<b>VI. Profit (loss)</b>	<b>501</b>	<b>1971</b>	<b>505</b>	<b>573</b>	<b>(6780)</b>	<b>127</b>	<b>402</b>	<b>684</b>
<b>Total (III+IV+V+VI)</b>	<b>14448</b>	<b>21945</b>	<b>5888</b>	<b>6666</b>	<b>20617</b>	<b>22538</b>	<b>6968</b>	<b>9098</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)

<b>Income</b>								
<b>I. Interest Earned</b>	<b>14784</b>	<b>13866</b>	<b>6419</b>	<b>5691</b>	<b>54041</b>	<b>61547</b>	<b>37562</b>	<b>43289</b>
a) Interest/discount on advances/bills	4900	5651	3094	2800	30325	35991	17955	20819
b) Income on Investments	8193	5290	2280	2236	21767	23593	18652	21504
c) Interest on balances with RBI and other inter-bank funds	1175	2703	1045	636	1949	1963	766	926
d) Others	516	223	-	19	-	-	190	40
<b>II. Other income</b>	<b>1392</b>	<b>3400</b>	<b>988</b>	<b>1606</b>	<b>7253</b>	<b>13854</b>	<b>5115</b>	<b>6246</b>
a) Commission, exchange and brokerage	689	578	306	195	2381	2351	3237	3473
b) Net Profit (loss) on sale of investments	334	2507	107	1020	2527	8646	(62)	52
c) Net Profit (loss) on revaluation of investments	-	-	295	-	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	-	1	1	-	5	5	2	(1)
e) Net Profit (loss) on exchange transaction	158	102	196	211	818	1046	664	768
f) Miscellaneous income	212	212	84	178	1522	1805	1275	1954
<b>Total (I+II)</b>	<b>16176</b>	<b>17266</b>	<b>7407</b>	<b>7296</b>	<b>61294</b>	<b>75401</b>	<b>42677</b>	<b>49535</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>9681</b>	<b>9675</b>	<b>5650</b>	<b>5143</b>	<b>39094</b>	<b>46019</b>	<b>25484</b>	<b>28948</b>
a) Interest on deposits	9318	9623	4827	4851	36954	44920	24246	27897
b) Interest on RBI/inter-bank borrowings	348	43	458	188	587	260	141	57
c) Others	15	9	365	104	1553	839	1096	994
<b>IV. Operating expenses</b>	<b>4739</b>	<b>4981</b>	<b>914</b>	<b>844</b>	<b>11503</b>	<b>12091</b>	<b>6982</b>	<b>8534</b>
a) Payments to and provisions for employees	3776	3861	302	289	8527	8440	4264	5078
b) Rent, taxes and lighting	359	349	144	138	951	1067	658	765
c) Printing and stationery	37	37	17	11	160	250	218	233
d) Advertisement and publicity	7	5	3	3	86	95	82	121
e) Depreciation on Bank's property	93	278	144	104	324	442	398	488
f) Directors' fees, allowances and expenses	1	2	4	5	5	12	9	9
g) Auditors' fees and expenses	6	11	3	3	37	40	20	25
h) Law charges	5	7	42	35	7	15	22	10
i) Postage, telegrams, telephones, etc.	58	62	7	9	257	332	92	150
j) Repairs and maintenance	45	49	23	23	96	93	225	284
k) Insurance	63	68	48	46	242	289	152	180
l) Other expenditure	290	253	177	177	810	1016	840	1191
<b>V. Provisions and contingencies</b>	<b>1133</b>	<b>1606</b>	<b>5043</b>	<b>986</b>	<b>6547</b>	<b>11049</b>	<b>5172</b>	<b>6518</b>
<b>Total expenses@</b>	<b>14420</b>	<b>14656</b>	<b>6564</b>	<b>5986</b>	<b>50597</b>	<b>58111</b>	<b>32465</b>	<b>37482</b>
<b>VI. Profit (loss)</b>	<b>622</b>	<b>1004</b>	<b>(4200)</b>	<b>324</b>	<b>4150</b>	<b>6241</b>	<b>5040</b>	<b>5535</b>
<b>Total (III+IV+V+VI)</b>	<b>16176</b>	<b>17266</b>	<b>7407</b>	<b>7296</b>	<b>61294</b>	<b>75401</b>	<b>42677</b>	<b>49535</b>

(Amount in Rs. lakh)

Items	For the year ended March 31					
	United Western Bank		UTI Bank		Vysya Bank	
	2001	2002	2001	2002	2001	2002
	(57)	(58)	(59)	(60)	(61)	(62)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>47273</b>	<b>49241</b>	<b>88963</b>	<b>117953</b>	<b>88929</b>	<b>92260</b>
a) Interest/discount on advances/bills	26293	28851	47361	53957	45628	44971
b) Income on Investments	18052	17548	37389	60267	32034	35903
c) Interest on balances with	2518	2610	4041	3057	10725	10624

RBI and other inter-bank funds						
d) Others	410	233	172	672	543	762
<b>II. Other income</b>	<b>4628</b>	<b>15259</b>	<b>16300</b>	<b>41587</b>	<b>12385</b>	<b>28133</b>
a) Commission, exchange and brokerage	2767	3049	8625	9762	7927	8438
b) Net Profit (loss) on sale of investments	75	10173	6378	30544	1513	15962
c) Net Profit (loss) on revaluation of investments	(697)	(147)	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	1	7	(8)	(78)	(3)	46
e) Net Profit (loss) on exchange transaction	607	808	521	865	949	1761
f) Miscellaneous income	1875	1370	783	494	1999	1926
<b>Total (I+II)</b>	<b>51900</b>	<b>64500</b>	<b>105263</b>	<b>159540</b>	<b>101314</b>	<b>120393</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest expended</b>	<b>36315</b>	<b>39110</b>	<b>79136</b>	<b>98000</b>	<b>71598</b>	<b>74043</b>
a) Interest on deposits	33995	36807	70374	85663	66336	66846
b) Interest on RBI/inter-bank borrowings	1058	1042	3345	5306	4089	5777
c) Others	1262	1262	5418	7031	1174	1420
<b>IV. Operating expenses</b>	<b>9383</b>	<b>10044</b>	<b>12876</b>	<b>20547</b>	<b>18279</b>	<b>25906</b>
a) Payments to and provisions for employees	6281	6674	2852	4957	10378	13966
b) Rent, taxes and lighting	676	667	2640	3601	1940	2131
c) Printing and stationery	212	217	436	668	459	466
d) Advertisement and publicity	64	62	557	664	134	114
e) Depreciation on Bank's property	808	1033	2173	3663	1355	2970
f) Directors' fees, allowances and expenses	9	7	15	17	50	42
g) Auditors' fees and expenses	35	44	21	28	51	48
h) Law charges	82	47	184	224	71	74
i) Postage, telegrams, telephones, etc.	118	143	838	1407	545	779
j) Repairs and maintenance	96	105	1017	1889	759	1153
k) Insurance	190	213	414	636	381	466
l) Other expenditure	811	831	1730	2793	2156	3697
<b>V. Provisions and contingencies</b>	<b>5898</b>	<b>12770</b>	<b>4638</b>	<b>27579</b>	<b>7581</b>	<b>13569</b>
<b>Total expenses@</b>	<b>45698</b>	<b>49154</b>	<b>92013</b>	<b>118547</b>	<b>89878</b>	<b>99949</b>
<b>VI. Profit (loss)</b>	<b>304</b>	<b>2576</b>	<b>8612</b>	<b>13414</b>	<b>3855</b>	<b>6875</b>
<b>Total (III+IV+V+VI)</b>	<b>51900</b>	<b>64500</b>	<b>105263</b>	<b>159540</b>	<b>101314</b>	<b>120393</b>

#### Notes

1. @: Excluding 'Provisions and Contingencies'.
  2. Figures in bracket indicate loss.
- Source: Annual accounts of banks of respective years.