

TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 2001-2002 AND 2002-2003

## OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

| Items                                                          | As on March 31 |       |                   |       |                      |       |                      |       |
|----------------------------------------------------------------|----------------|-------|-------------------|-------|----------------------|-------|----------------------|-------|
|                                                                | Bank of Punjab |       | Bank of Rajasthan |       | Bharat Overseas Bank |       | Catholic Syrian Bank |       |
|                                                                | 2002           | 2003  | 2002              | 2003  | 2002                 | 2003  | 2002                 | 2003  |
|                                                                | (1)            | (2)   | (3)               | (4)   | (5)                  | (6)   | (7)                  | (8)   |
| <b>Income</b>                                                  |                |       |                   |       |                      |       |                      |       |
| <b>I. Interest Earned</b>                                      | 36318          | 35339 | 45260             | 47267 | 16714                | 17597 | 33670                | 34701 |
| a) Interest/discount on advances/bills                         | 18900          | 17633 | 21973             | 21178 | 8291                 | 9166  | 15583                | 15507 |
| b) Income on Investments                                       | 15446          | 16174 | 19012             | 23162 | 6558                 | 7068  | 15115                | 17306 |
| c) Interest on balances with<br>RBI and other inter-bank funds | 1700           | 1532  | 3866              | 2208  | 1865                 | 1243  | 2799                 | 1629  |
| d) Others                                                      | 272            | 0     | 408               | 719   | 0                    | 120   | 173                  | 259   |
| <b>II. Other income</b>                                        | 11730          | 13484 | 9722              | 12642 | 4946                 | 3586  | 9889                 | 12518 |
| a) Commission, exchange and brokerage                          | 1394           | 1987  | 2000              | 2265  | 783                  | 827   | 1087                 | 1154  |
| b) Net Profit (loss) on sale of investments                    | 8007           | 8954  | 5660              | 8377  | 3295                 | 1929  | 7496                 | 10144 |
| c) Net Profit (loss) on revaluation of investments             | 0              | -39   | 0                 | 0     | 0                    | 3     | 0                    | -7    |
| d) Net Profit (loss) on sale of land, building & other assets  | -22            | -45   | -16               | -7    | 2                    | 0     | 5                    | 0     |
| e) Net Profit (loss) on exchange transaction                   | 548            | 800   | 403               | 469   | 558                  | 526   | 517                  | 417   |
| f) Miscellaneous income                                        | 1803           | 1827  | 1675              | 1539  | 309                  | 301   | 784                  | 810   |
| <b>Total (I+II)</b>                                            | 48048          | 48823 | 54981             | 59909 | 21660                | 21183 | 43559                | 47219 |
| <b>Expenditure &amp; Provisions</b>                            |                |       |                   |       |                      |       |                      |       |
| <b>III. Interest expended</b>                                  | 27307          | 25461 | 32333             | 29183 | 11784                | 11543 | 25604                | 25758 |
| a) Interest on deposits                                        | 25809          | 23414 | 31983             | 28730 | 11398                | 11248 | 25124                | 25190 |

|                                             |              |              |              |              |              |              |              |              |
|---------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| b) Interest on RBI/inter-bank borrowings    | 880          | 1094         | 32           | 179          | 264          | 173          | 117          | 32           |
| c) Others                                   | 618          | 953          | 318          | 274          | 123          | 123          | 363          | 536          |
| <b>IV. Operating expenses</b>               | <b>13295</b> | <b>12498</b> | <b>14507</b> | <b>15868</b> | <b>4541</b>  | <b>4709</b>  | <b>8912</b>  | <b>10284</b> |
| a) Payments to and provisions for employees | 1331         | 1659         | 9406         | 10382        | 2033         | 2149         | 6706         | 7777         |
| b) Rent, taxes and lighting                 | 1963         | 2268         | 1207         | 1329         | 886          | 826          | 729          | 839          |
| c) Printing and stationery                  | 639          | 601          | 165          | 242          | 69           | 66           | 138          | 147          |
| d) Advertisement and publicity              | 788          | 650          | 88           | 94           | 53           | 90           | 17           | 24           |
| e) Depreciation on Bank's property          | 2218         | 2661         | 1147         | 903          | 512          | 504          | 310          | 355          |
| f) Directors' fees, allowances and expenses | 25           | 38           | 12           | 15           | 13           | 12           | 15           | 20           |
| g) Auditors' fees and expenses              | 52           | 57           | 50           | 55           | 15           | 16           | 18           | 21           |
| h) Law charges                              | 62           | 25           | 296          | 384          | 65           | 47           | 31           | 19           |
| i) Postage, telegrams, telephones, etc.     | 457          | 428          | 381          | 422          | 88           | 85           | 122          | 106          |
| j) Repairs and maintenance                  | 693          | 1052         | 160          | 405          | 40           | 51           | 40           | 68           |
| k) Insurance                                | 206          | 263          | 175          | 269          | 88           | 79           | 166          | 182          |
| l) Other expenditure                        | 4860         | 2797         | 1420         | 1368         | 678          | 781          | 620          | 729          |
| <b>V. Provisions and contingencies</b>      | <b>3873</b>  | <b>7680</b>  | <b>4110</b>  | <b>8016</b>  | <b>3059</b>  | <b>2079</b>  | <b>5332</b>  | <b>6662</b>  |
| <b>Total expenses @</b>                     | <b>40603</b> | <b>37959</b> | <b>46840</b> | <b>45051</b> | <b>16326</b> | <b>16251</b> | <b>34516</b> | <b>36042</b> |
| <b>VI. Profit (loss)</b>                    | <b>3572</b>  | <b>3184</b>  | <b>4031</b>  | <b>6842</b>  | <b>2275</b>  | <b>2852</b>  | <b>3712</b>  | <b>4516</b>  |
| <b>Total (III+IV+V+VI)</b>                  | <b>48048</b> | <b>48823</b> | <b>54981</b> | <b>59909</b> | <b>21660</b> | <b>21183</b> | <b>43560</b> | <b>47219</b> |

(Amount in Rs. lakh)

| Items                                                          | Centurion Bank |       | City Union Bank |       | Development Credit Bank |       | Dhanalakshmi Bank |       |
|----------------------------------------------------------------|----------------|-------|-----------------|-------|-------------------------|-------|-------------------|-------|
|                                                                | 2002           | 2003  | 2002            | 2003  | 2002                    | 2003  | 2002              | 2003  |
|                                                                | (9)            | (10)  | (11)            | (12)  | (13)                    | (14)  | (15)              | (16)  |
| <b>Income</b>                                                  |                |       |                 |       |                         |       |                   |       |
| <b>I. Interest Earned</b>                                      | 48218          | 37134 | 21214           | 23351 | 37738                   | 35927 | 18110             | 18922 |
| a) Interest/discount on advances/bills                         | 25366          | 21210 | 11891           | 12938 | 23396                   | 21070 | 10314             | 10800 |
| b) Income on Investments                                       | 14815          | 9172  | 8697            | 9999  | 13566                   | 13153 | 6921              | 7432  |
| c) Interest on balances with<br>RBI and other inter-bank funds | 3938           | 3161  | 625             | 414   | 776                     | 1704  | 743               | 634   |
| d) Others                                                      | 4099           | 3591  | 1               | 0     | 0                       | 0     | 132               | 56    |
| <b>II. Other income</b>                                        | 7076           | 7988  | 4802            | 5386  | 9584                    | 8659  | 5876              | 7016  |
| a) Commission, exchange and brokerage                          | 2756           | 3449  | 1341            | 1505  | 2343                    | 2877  | 1129              | 1071  |
| b) Net Profit (loss) on sale of investments                    | 2891           | 4112  | 2419            | 2614  | 6570                    | 1604  | 3998              | 5028  |
| c) Net Profit (loss) on revaluation of investments             | -7             | 0     | 0               | -8    | -1036                   | 865   | 0                 | 0     |
| d) Net Profit (loss) on sale of land, building & other assets  | 3              | -1385 | 2               | 1     | -122                    | -434  | 5                 | 20    |
| e) Net Profit (loss) on exchange transaction                   | 869            | 703   | 257             | 290   | 529                     | 966   | 169               | 228   |
| f) Miscellaneous income                                        | 564            | 1109  | 783             | 985   | 1301                    | 2781  | 575               | 669   |
| <b>Total (I+II)</b>                                            | 55294          | 45122 | 26016           | 28737 | 47323                   | 44586 | 23986             | 25938 |
| <b>Expenditure &amp; Provisions</b>                            |                |       |                 |       |                         |       |                   |       |
| <b>III. Interest expended</b>                                  | 37869          | 26930 | 15755           | 16711 | 28631                   | 28782 | 13863             | 13596 |
| a) Interest on deposits                                        | 29790          | 22337 | 15612           | 16643 | 26619                   | 26812 | 13250             | 12937 |
| b) Interest on RBI/inter-bank borrowings                       | 1738           | 607   | 86              | 31    | 1834                    | 1596  | 170               | 63    |
| c) Others                                                      | 6341           | 3986  | 57              | 37    | 178                     | 374   | 443               | 596   |

|                                             |       |       |       |       |       |       |       |       |
|---------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| <b>IV. Operating expenses</b>               | 15984 | 16023 | 3755  | 3993  | 8347  | 9833  | 5064  | 5990  |
| a) Payments to and provisions for employees | 1983  | 2482  | 2313  | 2352  | 3420  | 4234  | 3402  | 3936  |
| b) Rent, taxes and lighting                 | 1302  | 1573  | 279   | 338   | 701   | 877   | 478   | 547   |
| c) Printing and stationery                  | 506   | 455   | 85    | 89    | 188   | 298   | 90    | 98    |
| d) Advertisement and publicity              | 297   | 343   | 32    | 59    | 96    | 207   | 83    | 158   |
| e) Depreciation on Bank's property          | 6087  | 4875  | 265   | 294   | 1664  | 1570  | 323   | 467   |
| f) Directors' fees, allowances and expenses | 6     | 4     | 7     | 12    | 81    | 62    | 12    | 12    |
| g) Auditors' fees and expenses              | 30    | 23    | 7     | 9     | 35    | 41    | 12    | 15    |
| h) Law charges                              | 159   | 86    | 3     | 3     | 23    | 41    | 3     | 3     |
| i) Postage, telegrams, telephones, etc.     | 501   | 436   | 110   | 124   | 117   | 241   | 91    | 78    |
| j) Repairs and maintenance                  | 1248  | 1327  | 59    | 43    | 192   | 266   | 48    | 71    |
| k) Insurance                                | 241   | 221   | 112   | 131   | 125   | 160   | 77    | 87    |
| l) Other expenditure                        | 3624  | 4198  | 483   | 538   | 1704  | 1837  | 445   | 518   |
| <b>V. Provisions and contingencies</b>      | 10842 | 4705  | 3663  | 4696  | 6941  | 2517  | 4052  | 4850  |
| <b>Total expenses @</b>                     | 53853 | 42953 | 19510 | 20704 | 36977 | 38615 | 18927 | 19586 |
| <b>VI. Profit (loss)</b>                    | -9401 | -2536 | 2843  | 3337  | 3405  | 3453  | 1007  | 1502  |
| <b>Total (III+IV+V+VI)</b>                  | 55294 | 45122 | 26016 | 28737 | 47323 | 44586 | 23986 | 25938 |

(Amount in Rs. lakh)

| Items                                                          | Federal Bank |        | Ganesh Bank of Kurundwad |      | Global Trust Bank |       | HDFC Bank |        |
|----------------------------------------------------------------|--------------|--------|--------------------------|------|-------------------|-------|-----------|--------|
|                                                                | 2002         | 2003   | 2002                     | 2003 | 2002              | 2003  | 2002      | 2003   |
|                                                                | (17)         | (18)   | (19)                     | (20) | (21)              | (22)  | (23)      | (24)   |
| <b>Income</b>                                                  |              |        |                          |      |                   |       |           |        |
| <b>I. Interest Earned</b>                                      | 104240       | 111146 | 1925                     | 1898 | 72422             | 53960 | 170299    | 202297 |
| a) Interest/discount on advances/bills                         | 63603        | 66001  | 1210                     | 1188 | 39647             | 32087 | 62393     | 78668  |
| b) Income on Investments                                       | 38545        | 42308  | 480                      | 482  | 31047             | 20678 | 86397     | 111295 |
| c) Interest on balances with<br>RBI and other inter-bank funds | 2035         | 2776   | 57                       | 33   | 1377              | 1099  | 21396     | 12044  |
| d) Others                                                      | 56           | 62     | 178                      | 196  | 350               | 96    | 113       | 290    |
| <b>II. Other income</b>                                        | 22042        | 23443  | 276                      | 487  | 22923             | 19136 | 33325     | 47310  |
| a) Commission, exchange and brokerage                          | 4517         | 4954   | 60                       | 56   | 4529              | 4268  | 16448     | 24181  |
| b) Net Profit (loss) on sale of investments                    | 13050        | 14356  | 188                      | 389  | 10917             | 10343 | 10383     | 13246  |
| c) Net Profit (loss) on revaluation of investments             | -425         | -845   | 0                        | 0    | 0                 | -88   | 0         | 0      |
| d) Net Profit (loss) on sale of land, building & other assets  | 11           | 23     | 0                        | 0    | 1952              | -23   | -81       | 108    |
| e) Net Profit (loss) on exchange transaction                   | 1321         | 1715   | 0                        | 0    | 1310              | 1522  | 3914      | 4453   |
| f) Miscellaneous income                                        | 3568         | 3241   | 28                       | 42   | 4216              | 3114  | 2661      | 5322   |
| <b>Total (I+II)</b>                                            | 126281       | 134589 | 2201                     | 2385 | 95346             | 73095 | 203624    | 249607 |
| <b>Expenditure &amp; Provisions</b>                            |              |        |                          |      |                   |       |           |        |
| <b>III. Interest expended</b>                                  | 76615        | 77228  | 1586                     | 1599 | 63585             | 51741 | 107374    | 119196 |
| a) Interest on deposits                                        | 70507        | 72918  | 1579                     | 1595 | 57883             | 48022 | 91552     | 106329 |
| b) Interest on RBI/inter-bank borrowings                       | 1052         | 429    | 6                        | 4    | 1463              | 121   | 13285     | 10329  |
| c) Others                                                      | 5055         | 3881   | 0                        | 0    | 4239              | 3598  | 2537      | 2538   |

|                                             |        |        |      |      |       |         |        |        |
|---------------------------------------------|--------|--------|------|------|-------|---------|--------|--------|
| <b>IV. Operating expenses</b>               | 19126  | 22212  | 397  | 452  | 16958 | 17710   | 41795  | 59183  |
| a) Payments to and provisions for employees | 12096  | 13943  | 233  | 254  | 3565  | 4204    | 10924  | 15195  |
| b) Rent, taxes and lighting                 | 1755   | 2097   | 24   | 25   | 2234  | 2802    | 5775   | 7726   |
| c) Printing and stationery                  | 295    | 345    | 9    | 10   | 443   | 462     | 1772   | 2753   |
| d) Advertisement and publicity              | 125    | 254    | 1    | 1    | 985   | 542     | 1878   | 1751   |
| e) Depreciation on Bank's property          | 1834   | 1926   | 66   | 81   | 5124  | 4462    | 6902   | 10614  |
| f) Directors' fees, allowances and expenses | 16     | 24     | 1    | 1    | 18    | 15      | 5      | 4      |
| g) Auditors' fees and expenses              | 114    | 152    | 1    | 1    | 37    | 72      | 22     | 26     |
| h) Law charges                              | 44     | 71     | 7    | 13   | 64    | 206     | 21     | 42     |
| i) Postage, telegrams, telephones, etc.     | 148    | 304    | 11   | 11   | 993   | 921     | 3706   | 5192   |
| j) Repairs and maintenance                  | 325    | 452    | 2    | 3    | 902   | 1021    | 3472   | 4567   |
| k) Insurance                                | 414    | 513    | 9    | 10   | 410   | 430     | 836    | 1226   |
| l) Other expenditure                        | 1961   | 2130   | 33   | 44   | 2182  | 2575    | 6482   | 10087  |
| <b>V. Provisions and contingencies</b>      | 22339  | 24648  | 123  | 215  | 10777 | 30914   | 24751  | 32468  |
| <b>Total expenses @</b>                     | 95741  | 99440  | 1983 | 2051 | 80543 | 69451   | 149169 | 178379 |
| <b>VI. Profit (loss)</b>                    | 8201   | 10501  | 96   | 119  | 4026  | (27270) | 29704  | 38760  |
| <b>Total (III+IV+V+VI)</b>                  | 126281 | 134589 | 2201 | 2385 | 95346 | 73095   | 203624 | 249607 |

(Amount in Rs. lakh)

| Items                                                          | ICICI Bank |         | IDBI Bank |       | IndusInd Bank |        | ING Vysya Bank |        |
|----------------------------------------------------------------|------------|---------|-----------|-------|---------------|--------|----------------|--------|
|                                                                | 2002       | 2003    | 2002      | 2003  | 2002          | 2003   | 2002           | 2003   |
|                                                                | (25)       | (26)    | (27)      | (28)  | (29)          | (30)   | (31)           | (32)   |
| <b>Income</b>                                                  |            |         |           |       |               |        |                |        |
| <b>I. Interest Earned</b>                                      | 215193     | 936806  | 50932     | 59808 | 71006         | 74295  | 92260          | 90450  |
| a) Interest/discount on advances/bills                         | 77167      | 601624  | 24976     | 36848 | 42848         | 46703  | 44971          | 48986  |
| b) Income on Investments                                       | 123380     | 291044  | 23521     | 21077 | 25471         | 24405  | 35903          | 33891  |
| c) Interest on balances with<br>RBI and other inter-bank funds | 12262      | 23557   | 1234      | 840   | 2687          | 3140   | 10624          | 6488   |
| d) Others                                                      | 2384       | 20580   | 1201      | 1043  | 0             | 48     | 762            | 1085   |
| <b>II. Other income</b>                                        | 57466      | 315883  | 12254     | 16506 | 18437         | 25775  | 28133          | 35832  |
| a) Commission, exchange and brokerage                          | 22978      | 79179   | 4222      | 8191  | 2630          | 2341   | 8438           | 10123  |
| b) Net Profit (loss) on sale of investments                    | 30571      | 168338  | 5540      | 4531  | 12076         | 19280  | 15962          | 20690  |
| c) Net Profit (loss) on revaluation of investments             | -1460      | 11      | 0         | 0     | 0             | 0      | 0              | 0      |
| d) Net Profit (loss) on sale of land, building & other assets  | -6         | -650    | -75       | -39   | 0             | -12    | 46             | 36     |
| e) Net Profit (loss) on exchange transaction                   | 3730       | 1024    | 918       | 2065  | 1366          | 1415   | 1761           | 1875   |
| f) Miscellaneous income                                        | 1653       | 67981   | 1649      | 1757  | 2365          | 2750   | 1926           | 3107   |
| <b>Total (I+II)</b>                                            | 272659     | 1252688 | 63186     | 76314 | 89443         | 100070 | 120393         | 126282 |
| <b>Expenditure &amp; Provisions</b>                            |            |         |           |       |               |        |                |        |
| <b>III. Interest expended</b>                                  | 155892     | 794400  | 36572     | 39645 | 54723         | 55848  | 74043          | 68757  |
| a) Interest on deposits                                        | 138893     | 247971  | 27420     | 32471 | 46996         | 51078  | 66846          | 63509  |
| b) Interest on RBI/inter-bank borrowings                       | 4784       | 18337   | 3870      | 2939  | 2924          | 1119   | 5777           | 2012   |
| c) Others                                                      | 12216      | 528092  | 5282      | 4235  | 4803          | 3651   | 1420           | 3235   |

|                                             |        |         |       |       |       |        |        |        |
|---------------------------------------------|--------|---------|-------|-------|-------|--------|--------|--------|
| <b>IV. Operating expenses</b>               | 62258  | 201169  | 14301 | 20657 | 9472  | 11792  | 25906  | 33339  |
| a) Payments to and provisions for employees | 14718  | 40302   | 3973  | 5510  | 2029  | 2827   | 13966  | 17315  |
| b) Rent, taxes and lighting                 | 6628   | 11158   | 2519  | 2921  | 1915  | 1584   | 2131   | 2224   |
| c) Printing and stationery                  | 3530   | 7472    | 602   | 841   | 225   | 295    | 466    | 612    |
| d) Advertisement and publicity              | 797    | 5818    | 220   | 759   | 170   | 495    | 114    | 254    |
| e) Depreciation on Bank's property          | 6409   | 50594   | 2303  | 2694  | 2068  | 2525   | 2970   | 4997   |
| f) Directors' fees, allowances and expenses | 16     | 13      | 11    | 9     | 30    | 17     | 42     | 37     |
| g) Auditors' fees and expenses              | 31     | 150     | 15    | 16    | 41    | 53     | 48     | 65     |
| h) Law charges                              | 151    | 852     | 50    | 137   | 138   | 267    | 74     | 112    |
| i) Postage, telegrams, telephones, etc.     | 3772   | 10415   | 1072  | 1596  | 603   | 721    | 779    | 1116   |
| j) Repairs and maintenance                  | 7833   | 14487   | 863   | 1257  | 531   | 683    | 1153   | 1451   |
| k) Insurance                                | 1415   | 2518    | 362   | 479   | 335   | 403    | 466    | 580    |
| l) Other expenditure                        | 16958  | 57391   | 2311  | 4438  | 1387  | 1922   | 3697   | 4577   |
| <b>V. Provisions and contingencies</b>      | 28679  | 136501  | 7071  | 8901  | 20173 | 23413  | 13569  | 15551  |
| <b>Total expenses @</b>                     | 218150 | 995569  | 50873 | 60302 | 64195 | 67639  | 99949  | 102096 |
| <b>VI. Profit (loss)</b>                    | 25830  | 120618  | 5242  | 7110  | 5075  | 9017   | 6875   | 8635   |
| <b>Total (III+IV+V+VI)</b>                  | 272659 | 1252688 | 63186 | 76314 | 89443 | 100070 | 120393 | 126282 |



(Amount in Rs. lakh)

| Items                                                          | Jammu & Kashmir Bank |        | Karnataka Bank |        | Karur Vysya Bank |       | Lakshmi Vilas Bank |       |
|----------------------------------------------------------------|----------------------|--------|----------------|--------|------------------|-------|--------------------|-------|
|                                                                | 2002                 | 2003   | 2002           | 2003   | 2002             | 2003  | 2002               | 2003  |
|                                                                | (33)                 | (34)   | (35)           | (36)   | (37)             | (38)  | (39)               | (40)  |
| <b>Income</b>                                                  |                      |        |                |        |                  |       |                    |       |
| <b>I. Interest Earned</b>                                      | 135374               | 142736 | 74324          | 81147  | 48230            | 51561 | 27150              | 27098 |
| a) Interest/discount on advances/bills                         | 63955                | 75985  | 38909          | 39994  | 25348            | 30286 | 17172              | 17618 |
| b) Income on Investments                                       | 65159                | 62541  | 31753          | 38975  | 19160            | 16630 | 8803               | 8930  |
| c) Interest on balances with<br>RBI and other inter-bank funds | 6260                 | 4211   | 3542           | 1904   | 3698             | 4554  | 1081               | 522   |
| d) Others                                                      | 0                    | 0      | 120            | 274    | 24               | 91    | 95                 | 28    |
| <b>II. Other income</b>                                        | 25712                | 28720  | 24102          | 23923  | 10471            | 13246 | 8597               | 8423  |
| a) Commission, exchange and brokerage                          | 2807                 | 3487   | 4561           | 4816   | 4491             | 5029  | 3209               | 2755  |
| b) Net Profit (loss) on sale of investments                    | 18247                | 21408  | 17974          | 17375  | 4732             | 6804  | 3436               | 4521  |
| c) Net Profit (loss) on revaluation of investments             | 1929                 | 0      | 0              | 0      | 0                | 0     | 0                  | 0     |
| d) Net Profit (loss) on sale of land, building & other assets  | 0                    | 0      | -21            | -8     | 1                | -9    | -1                 | -2    |
| e) Net Profit (loss) on exchange transaction                   | 421                  | 480    | 1032           | 1213   | 659              | 737   | 427                | 327   |
| f) Miscellaneous income                                        | 2308                 | 3345   | 556            | 528    | 588              | 686   | 1527               | 823   |
| <b>Total (I+II)</b>                                            | 161086               | 171456 | 98426          | 105070 | 58701            | 64807 | 35748              | 35521 |
| <b>Expenditure &amp; Provisions</b>                            |                      |        |                |        |                  |       |                    |       |
| <b>III. Interest expended</b>                                  | 91539                | 90095  | 60276          | 65661  | 31773            | 34655 | 20973              | 20276 |
| a) Interest on deposits                                        | 87944                | 86548  | 59244          | 64455  | 30097            | 32892 | 20081              | 19507 |
| b) Interest on RBI/inter-bank borrowings                       | 2573                 | 2525   | 653            | 820    | 605              | 943   | 519                | 289   |
| c) Others                                                      | 1022                 | 1022   | 379            | 386    | 1071             | 819   | 374                | 480   |

|                                             |        |        |       |        |       |       |       |       |
|---------------------------------------------|--------|--------|-------|--------|-------|-------|-------|-------|
| <b>IV. Operating expenses</b>               | 23422  | 25988  | 13062 | 14072  | 10753 | 10410 | 7038  | 7240  |
| a) Payments to and provisions for employees | 14421  | 15847  | 8897  | 8921   | 5310  | 6010  | 3999  | 4301  |
| b) Rent, taxes and lighting                 | 1362   | 1618   | 904   | 1111   | 571   | 662   | 586   | 636   |
| c) Printing and stationery                  | 376    | 278    | 159   | 186    | 166   | 183   | 131   | 115   |
| d) Advertisement and publicity              | 441    | 322    | 60    | 158    | 161   | 376   | 120   | 57    |
| e) Depreciation on Bank's property          | 2409   | 2973   | 1185  | 1495   | 1104  | 1090  | 508   | 483   |
| f) Directors' fees, allowances and expenses | 21     | 13     | 13    | 13     | 22    | 32    | 19    | 23    |
| g) Auditors' fees and expenses              | 146    | 173    | 32    | 34     | 16    | 21    | 16    | 16    |
| h) Law charges                              | 13     | 22     | 10    | 10     | 9     | 10    | 9     | 14    |
| i) Postage, telegrams, telephones, etc.     | 223    | 219    | 181   | 224    | 400   | 533   | 256   | 240   |
| j) Repairs and maintenance                  | 170    | 207    | 238   | 345    | 174   | 236   | 36    | 30    |
| k) Insurance                                | 341    | 534    | 352   | 427    | 190   | 251   | 140   | 140   |
| l) Other expenditure                        | 3500   | 3783   | 1031  | 1148   | 2630  | 1007  | 1217  | 1184  |
| <b>V. Provisions and contingencies</b>      | 20144  | 21597  | 15975 | 14325  | 5324  | 7245  | 4714  | 4589  |
| <b>Total expenses @</b>                     | 114962 | 116083 | 73338 | 79733  | 42526 | 45064 | 28011 | 27516 |
| <b>VI. Profit (loss)</b>                    | 25980  | 33775  | 9113  | 11012  | 10851 | 12497 | 3022  | 3416  |
| <b>Total (III+IV+V+VI)</b>                  | 161086 | 171456 | 98426 | 105070 | 58701 | 64807 | 35748 | 35521 |