

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

(Amount in Rs. lakh)

Items	Lord Krishna Bank		Nainital Bank		Nedungadi Bank #		Ratnakar Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	14413	15552	6325	6738	15534		6420	6498
a) Interest/discount on advances/bills	7574	8622	1508	1742	8709		3572	3803
b) Income on Investments	6254	6375	3649	3687	6343		2264	2241
c) Interest on balances with RBI and other inter-bank funds	524	534	1164	1305	476		577	453
d) Others	61	21	4	3	6		7	0
II. Other income	7532	6737	342	476	7004		2678	1936
a) Commission, exchange and brokerage	882	824	180	162	892		196	221
b) Net Profit (loss) on sale of investments	6054	4796	20	170	5218		2238	1502
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0		0	0
d) Net Profit (loss) on sale of land, building & other assets	0	1	0	0	2		5	0
e) Net Profit (loss) on exchange transaction	0	258	0	0	346		0	0
f) Miscellaneous income	596	859	142	145	546		238	214
Total (I+II)	21945	22289	6666	7214	22538		9098	8434
Expenditure & Provisions								
III. Interest expended	13087	12918	3761	3897	14534		4445	4506
a) Interest on deposits	12207	12472	3760	3894	14062		4384	4469

b) Interest on RBI/inter-bank borrowings	241	81	0	1	13	60	37
c) Others	639	364	1	1	459	0	0
IV. Operating expenses	3806	4235	1691	2159	4538	2131	1906
a) Payments to and provisions for employees	1639	1809	1253	1617	3007	1385	1115
b) Rent, taxes and lighting	727	799	130	146	467	226	257
c) Printing and stationery	79	97	23	36	65	28	31
d) Advertisement and publicity	116	116	5	4	23	6	8
e) Depreciation on Bank's property	276	406	44	104	269	295	296
f) Directors' fees, allowances and expenses	2	3	3	4	9	5	6
g) Auditors' fees and expenses	11	20	5	7	9	5	3
h) Law charges	7	8	10	9	6	9	6
i) Postage, telegrams, telephones, etc.	107	110	35	35	54	32	31
j) Repairs and maintenance	39	54	8	12	2	15	20
k) Insurance	36	84	30	31	76	30	31
l) Other expenditure	767	729	146	155	551	96	102
V. Provisions and contingencies	3081	2831	641	400	3339	1837	1060
Total expenses @	16893	17153	5452	6055	19072	6576	6412
VI. Profit (loss)	1971	2305	573	758	127	684	961
Total (III+IV+V+VI)	21945	22289	6666	7214	22538	9098	8434

(Amount in Rs. lakh)

Items	Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	13866	13896	5691	4890	61547	65534	43289	47158
a) Interest/discount on advances/bills	5651	6046	2800	1627	35991	37253	20819	21736
b) Income on Investments	5290	5129	2236	1922	23593	26157	21504	24424
c) Interest on balances with RBI and other inter-bank funds	2703	2273	636	775	1963	2125	926	814
d) Others	223	448	19	566	0	0	40	184
II. Other income	3400	3163	1606	1258	13854	18239	6246	5937
a) Commission, exchange and brokerage	578	527	195	165	2351	1924	3473	3567
b) Net Profit (loss) on sale of investments	2507	2319	1020	286	8646	13261	52	11
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	1	0	0	1	5	0	-1	-6
e) Net Profit (loss) on exchange transaction	102	94	211	98	1046	962	768	889
f) Miscellaneous income	215	222	178	706	1805	2093	1954	1476
Total (I+II)	17266	17059	7296	6147	75401	83773	49535	53095
Expenditure & Provisions								
III. Interest expended	9675	9920	5143	3626	46019	47942	28948	30242
a) Interest on deposits	9623	9892	4851	3534	44920	46858	27897	29792
b) Interest on RBI/inter-bank borrowings	43	21	188	67	260	30	57	33
c) Others	9	6	104	25	839	1054	994	417

IV. Operating expenses	4981	5121	844	885	12091	14184	8534	9281
a) Payments to and provisions for employees	3861	3904	289	316	8440	9436	5078	5544
b) Rent, taxes and lighting	349	375	138	154	1067	1143	765	817
c) Printing and stationery	37	36	11	11	250	455	233	210
d) Advertisement and publicity	5	10	3	2	95	131	121	99
e) Depreciation on Bank's property	278	271	104	110	442	696	488	888
f) Directors' fees, allowances and expenses	2	1	5	5	12	18	9	15
g) Auditors' fees and expenses	11	14	3	3	40	41	25	31
h) Law charges	7	7	35	25	15	13	10	18
i) Postage, telegrams, telephones, etc.	62	70	9	19	332	451	150	25
j) Repairs and maintenance	49	55	23	19	93	300	284	335
k) Insurance	68	73	46	44	289	322	180	204
l) Other expenditure	253	304	177	176	1016	1178	1191	1094
V. Provisions and contingencies	1606	843	986	2492	11049	14414	6518	7196
Total expenses @	14656	15040	5986	4510	58111	62126	37482	39523
VI. Profit (loss)	1004	1175	324	-855	6241	7233	5535	6376
Total (III+IV+V+VI)	17266	17059	7296	6147	75401	83773	49535	53095

(Amount in Rs. lakh)

Items	United Western Bank		UTI Bank	
	2002	2003	2002	2003
	(57)	(58)	(59)	(60)
Income				
I. Interest Earned	49241	47714	117953	146481
a) Interest/discount on advances/bills	28851	28524	53957	73614
b) Income on Investments	17548	17454	60267	57623
c) Interest on balances with RBI and other inter-bank funds	2610	1557	3057	3682
d) Others	233	179	672	11562
II. Other income	15259	14474	41587	41047
a) Commission, exchange and brokerage	3049	2798	9762	14377
b) Net Profit (loss) on sale of investments	10173	9004	30544	24614
c) Net Profit (loss) on revaluation of investments	-147	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	7	14	-78	-153
e) Net Profit (loss) on exchange transaction	808	804	865	1667
f) Miscellaneous income	1370	1854	494	542
Total (I+II)	64500	62189	159540	187528
Expenditure & Provisions				
III. Interest expended	39110	35826	98000	114241
a) Interest on deposits	36807	33778	85663	105692
b) Interest on RBI/inter-bank borrowings	1042	638	5306	2668
c) Others	1262	1409	7031	5881

IV. Operating expenses	10044	12557	20547	32285
a) Payments to and provisions for employees	6674	8587	4957	8523
b) Rent, taxes and lighting	667	768	3601	4851
c) Printing and stationery	217	221	668	1306
d) Advertisement and publicity	62	60	664	757
e) Depreciation on Bank's property	1033	1090	3663	4891
f) Directors' fees, allowances and expenses	7	10	17	24
g) Auditors' fees and expenses	44	57	28	30
h) Law charges	47	74	224	273
i) Postage, telegrams, telephones, etc.	143	136	1407	1879
j) Repairs and maintenance	105	104	1889	3154
k) Insurance	213	226	636	921
l) Other expenditure	831	1224	2793	5676
V. Provisions and contingencies	12770	11056	27579	21784
Total expenses @	49154	48382	118547	146526
VI. Profit (loss)	2576	2750	13414	19218
Total (III+IV+V+VI)	64500	62189	159540	187528