

**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

	As on March 31							
	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	2003 (17)	2004 (18)	2003 (19)	2004 (20)	2003 (21)	2004 (22)	2003 (23)	2004 (24)
Income								
I. Interest Earned	111147	119206	1899	1841	53960	35419	202297	254893
a) Interest/discount on advances/bills	66001	71428	1188	1174	32087	24298	78668	110866
b) Income on Investments	42308	43666	482	504	20678	9367	111295	132222
c) Interest on balances with RBI and other inter-	2776	3042	33	18	1099	1147	12044	11096
d) Others	62	1070	196	145	96	607	290	709
II. Other Income	23444	29786	487	448	19136	16106	47310	48003
a) Commission, exchange and brokerage	4954	5920	56	53	4268	4281	24181	32035
b) Net Profit(loss) on sale of investments	14356	17442	389	357	10343	5695	13246	3778
c) Net Profit (loss) on revaluation of investments	-845	-107	0	0	-88	88	0	-1091
d) Net Profit(loss) on sale of land and other Assets	23	6	0	-1	-23	1290	108	-45
e) Net profit(loss) on exchange transactions	1715	1877	0	0	1522	1832	4453	7400
f) Miscellaneous income	3241	4648	42	39	3114	2920	5322	5926
Total(I+II)	134591	148992	2386	2289	73096	51525	249607	302896
Expenditure & Provisions								
III. Interest expended	77228	77029	1599	1589	51741	43514	119196	121105
a) Interest on deposits	72918	72305	1595	1587	48022	38152	106329	103829
b) Interest on RBI/inter-bank borrowings	429	170	4	2	121	102	10329	14362
c) Others	3881	4554	0	0	3598	5260	2538	2914
IV. Operating Expenses	22211	28290	454	501	17711	15891	59183	81000
a) Payments to and provisions for employees	13943	17825	254	305	4204	3723	15195	20409
b) Rent, taxes and lighting	2097	2526	25	24	2802	2861	7726	9844
c) Printing and stationery	345	370	10	11	462	380	2753	3748
d) Advertisement and publicity	254	356	1	1	542	242	1751	3706
e) Depreciation on bank's property	1926	2410	81	76	4462	3515	10614	12572
f) Directors' fees, allowances and expenses	24	31	1	2	14	10	4	12
g) Auditors' fees and expenses	152	200	1	1	72	69	26	49
h) Law charges	71	213	13	13	206	71	42	125
i) Postage, telegrams, telephones, etc.	304	377	11	12	921	860	5192	7700
j) Repairs and maintenance	452	587	3	3	1021	943	4567	6617
k) Insurance	513	627	10	8	430	416	1226	1790
l) Other expenditure	2130	2768	44	45	2575	2801	10087	14428
V. Provisions and contingencies	24648	30044	215	62	30914	73359	32468	49841
Total expenses@	99439	105319	2053	2090	69452	59405	178379	202105
VI. Profit (loss)	10504	13629	118	137	-27270	-81239	38760	50950
Total (III+IV+V+VI)	134591	148992	2386	2289	73096	51525	249607	302896

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

	As on March 31							
	ICICI Bank		IDBI Bank		IndusInd Bank		ING Vysya Bank	
	2003 (25)	2004 (26)	2003 (27)	2004 (28)	2003 (29)	2004 (30)	2003 (31)	2004 (32)
Income								
I. Interest Earned	936805	889403	59808	73677	74296	98615	90450	92416
a) Interest/discount on advances/bills	601624	607385	36848	48773	46703	69694	48986	55872
b) Income on Investments	291044	243174	21077	22905	24405	26034	33891	27078
c) Interest on balances with RBI and other inter-	23557	21063	840	953	3140	2848	6488	3790
d) Others	20580	17781	1043	1046	48	39	1085	5676
II. Other Income	315883	306492	16505	21025	25775	34494	35830	36326
a) Commission, exchange and brokerage	79179	107180	8191	12686	2341	2103	10123	10949
b) Net Profit(loss) on sale of investments	168338	122463	4531	2687	19280	22683	20690	18478
c) Net Profit (loss) on revaluation of investments	11	0	0	0	0	0	0	0
d) Net Profit(loss) on sale of land and other Assets	-650	-320	-39	-6	-12	-645	36	54
e) Net profit(loss) on exchange transactions	1024	19263	2065	2007	1415	1114	1875	1820
f) Miscellaneous income	67981	57906	1757	3651	2751	9239	3106	5025
Total(I+II)	1252688	1195895	76313	94702	100071	133109	126280	128742
Expenditure & Provisions								
III. Interest expended	794400	701525	39645	40572	55848	66925	68756	68006
a) Interest on deposits	247971	302302	32471	29627	51078	49992	63509	57914
b) Interest on RBI/inter-bank borrowings	18337	22937	2939	5912	1119	9331	2012	1056
c) Others	528092	376286	4235	5033	3651	7602	3235	9036
IV. Operating Expenses	201169	257123	20656	25658	11792	21713	33340	34556
a) Payments to and provisions for employees	40302	54606	5510	6780	2827	5037	17315	16755
b) Rent, taxes and lighting	11158	14925	2921	2872	1584	2078	2224	2728
c) Printing and stationery	7472	8610	841	850	295	548	612	700
d) Advertisement and publicity	5818	6868	759	584	495	595	254	680
e) Depreciation on bank's property	50594	53944	2694	2842	2525	3672	4997	4083
f) Directors' fees, allowances and expenses	13	36	9	11	17	53	37	54
g) Auditors' fees and expenses	150	168	16	25	53	84	65	80
h) Law charges	852	869	136	63	267	1124	112	107
i) Postage, telegrams, telephones, etc.	10415	14150	1596	1815	721	1464	1116	1254
j) Repairs and maintenance	14487	18957	1257	1478	683	1455	1451	1846
k) Insurance	2518	3350	479	552	403	506	580	740
l) Other expenditure	57390	80640	4438	7786	1922	5097	4577	5529
V. Provisions and contingencies	136501	73538	8901	15226	23413	18262	15551	20280
Total expenses@	995569	958648	60301	66230	67640	88638	102096	102562
VI. Profit (loss)	120618	163709	7111	13246	9018	26209	8633	5900
Total (III+IV+V+VI)	1252688	1195895	76313	94702	100071	133109	126280	128742

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2002-03 AND 2003-04
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

	As on March 31							
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank#	
	2003 (33)	2004 (34)	2003 (35)	2004 (36)	2003 (37)	2004 (38)	2003 (39)	2004 (40)
Income								0
I. Interest Earned	142737	152125	81147	84845	51561	64763	0	28843
a) Interest/discount on advances/bills	75985	82115	39994	41682	30286	36101	0	21053
b) Income on Investments	62541	66419	38975	40516	16630	26593	0	7208
c) Interest on balances with RBI and other inter-	4211	3591	1904	1833	4554	2004	0	506
d) Others	0	0	274	814	91	65	0	76
II. Other Income	28721	30170	23924	27028	13247	7425	0	9549
a) Commission, exchange and brokerage	3487	4110	4816	5325	5029	5561	0	937
b) Net Profit(loss) on sale of investments	21408	22646	17375	19631	6804	68	0	3020
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	-197
d) Net Profit(loss) on sale of land and other Assets	0	0	-8	-18	-9	-3	0	65
e) Net profit(loss) on exchange transactions	480	524	1213	1398	737	877	0	552
f) Miscellaneous income	3346	2890	528	692	686	922	0	5172
Total(I+II)	171458	182295	105071	111873	64808	72188	0	38392
Expenditure & Provisions								0
III. Interest expended	90095	90136	65661	63477	34654	35042	0	11784
a) Interest on deposits	86548	87618	64455	62233	32892	33312	0	5349
b) Interest on RBI/inter-bank borrowings	2525	1496	820	727	943	1160	0	2021
c) Others	1022	1022	386	517	819	570	0	4414
IV. Operating Expenses	25989	29317	14072	15416	10411	15690	0	13955
a) Payments to and provisions for employees	15847	16838	8921	9405	6010	7887	0	4414
b) Rent, taxes and lighting	1618	2127	1111	1273	662	929	0	862
c) Printing and stationery	278	127	186	213	183	223	0	325
d) Advertisement and publicity	322	517	158	223	376	337	0	759
e) Depreciation on bank's property	2973	3680	1495	1685	1090	1465	0	1605
f) Directors' fees, allowances and expenses	13	21	13	19	32	28	0	3
g) Auditors' fees and expenses	173	247	34	42	21	26	0	32
h) Law charges	22	59	10	37	10	358	0	42
i) Postage, telegrams, telephones, etc.	219	457	224	210	533	637	0	738
j) Repairs and maintenance	207	263	345	514	236	250	0	537
k) Insurance	534	710	427	362	251	287	0	153
l) Other expenditure	3783	4271	1148	1433	1007	3263	0	4485
V. Provisions and contingencies	21597	22209	14325	19662	7245	5351	0	4779
Total expenses@	116084	119453	79733	78893	45065	50732	0	25739
VI. Profit (loss)	33777	40633	11013	13318	12498	16105	0	7874
Total (III+IV+V+VI)	171458	182295	105071	111873	64808	72188	0	38392

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

: See 'Explanatory Notes'

Source : Annual accounts of banks of respective years .

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2002-03 AND 2003-04
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

	As on March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Ratnakar Bank	
	2003 (41)	2004 (42)	2003 (43)	2004 (44)	2003 (45)	2004 (46)	2003 (47)	2004 (48)
Income								
I. Interest Earned	27098	28596	15552	16642	6737	7009	6497	6517
a) Interest/discount on advances/bills	17618	18057	8622	8748	1742	2331	3803	3863
b) Income on Investments	8930	10100	6375	7033	3687	3684	2241	2229
c) Interest on balances with RBI and other inter-	522	392	534	684	1305	990	453	407
d) Others	28	47	21	177	3	4	0	18
II. Other Income	8422	8686	6738	6808	477	1307	1936	1186
a) Commission, exchange and brokerage	2755	2742	824	898	162	175	221	216
b) Net Profit(loss) on sale of investments	4520	2400	4796	4176	170	946	1502	817
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit(loss) on sale of land and other Assets	-3	-4	1	7	0	0	-1	-1
e) Net profit(loss) on exchange transactions	327	431	258	301	0	0	0	0
f) Miscellaneous income	823	3117	859	1426	145	186	214	154
Total(I+II)	35520	37282	22290	23450	7214	8316	8433	7703
Expenditure & Provisions								
III. Interest expended	20276	20252	12917	13252	3896	3701	4506	4289
a) Interest on deposits	19507	19238	12472	12892	3894	3697	4469	4262
b) Interest on RBI/inter-bank borrowings	289	313	81	28	1	2	37	17
c) Others	480	701	364	332	1	2	0	10
IV. Operating Expenses	7239	7930	4235	5368	2159	2553	1906	2023
a) Payments to and provisions for employees	4301	4627	1809	2077	1617	1954	1115	1228
b) Rent, taxes and lighting	636	673	799	965	146	166	257	268
c) Printing and stationery	115	138	97	63	36	27	31	32
d) Advertisement and publicity	57	83	116	279	4	7	8	8
e) Depreciation on bank's property	483	496	406	528	104	99	296	254
f) Directors' fees, allowances and expenses	23	20	3	6	4	3	6	6
g) Auditors' fees and expenses	16	18	20	28	7	10	3	4
h) Law charges	14	150	8	40	9	14	6	10
i) Postage, telegrams, telephones, etc.	240	261	110	165	35	41	31	36
j) Repairs and maintenance	30	41	54	87	12	22	20	21
k) Insurance	140	132	84	89	31	36	31	32
l) Other expenditure	1184	1291	729	1041	154	174	102	124
V. Provisions and contingencies	4589	4995	2831	2195	400	840	1060	546
Total expenses@	27515	28182	17152	18620	6055	6254	6412	6312
VI. Profit (loss)	3416	4105	2307	2635	759	1222	961	845
Total (III+IV+V+VI)	35520	37282	22290	23450	7214	8316	8433	7703

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

	As on March 31		SBI Comm.& Int. Bank		South Indian Bank		Tamilnadu Mercantile Bank	
	Sangli Bank		2003	2004	2003	2004	2003	2004
	2003 (49)	2004 (50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	13896	13484	4890	3953	65535	68029	47158	53766
a) Interest/discount on advances/bills	6046	4977	1627	1738	37253	35807	21736	23328
b) Income on Investments	5129	6693	1922	1126	26157	30919	24424	26354
c) Interest on balances with RBI and other inter-	2273	1175	775	1085	2125	1303	814	526
d) Others	448	639	566	4	0	0	184	3558
II. Other Income	3162	3043	1257	2046	18240	23514	5937	6790
a) Commission, exchange and brokerage	527	474	165	142	1924	2017	3567	3327
b) Net Profit(loss) on sale of investments	2319	2321	286	386	13261	18731	11	987
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit(loss on sale of land and other Assets	0	0	1	0	0	-7	-6	-7
e) Net profit(loss) on exchange transactions	94	57	98	50	962	932	889	712
f) Miscellaneous income	222	191	707	1468	2093	1841	1476	1771
Total(I+II)	17058	16527	6147	5999	83775	91543	53095	60556
Expenditure & Provisions								
III. Interest expended	9919	8244	3626	2604	47942	48005	30242	32196
a) Interest on deposits	9892	8218	3534	2596	46858	46548	29792	27980
b) Interest on RBI/inter-bank borrowings	21	19	67	3	30	33	33	79
c) Others	6	7	25	5	1054	1424	417	4137
IV. Operating Expenses	5120	5480	884	796	14184	19341	9280	11371
a) Payments to and provisions for employees	3904	4080	316	303	9436	13072	5544	6457
b) Rent, taxes and lighting	375	369	154	127	1143	1395	817	931
c) Printing and stationery	36	41	11	9	455	574	210	265
d) Advertisement and publicity	10	9	2	2	131	239	99	148
e) Depreciation on bank's property	271	308	110	105	696	1027	888	905
f) Directors' fees, allowances and expenses	1	2	5	6	18	17	15	23
g) Auditors' fees and expenses	14	14	3	3	41	47	31	29
h) Law charges	7	47	25	25	13	187	18	34
i) Postage, telegrams, telephones, etc.	70	71	19	7	451	548	25	217
j) Repairs and maintenance	55	107	19	24	300	332	335	433
k) Insurance	73	77	44	43	322	385	204	168
l) Other expenditure	304	355	176	142	1178	1518	1094	1761
V. Provisions and contingencies	843	1590	2492	801	14414	15765	7196	8921
Total expenses@	15039	13724	4510	3400	62126	67346	39522	43567
VI. Profit (loss)	1176	1213	-855	1798	7235	8432	6377	8068
Total (III+IV+V+VI)	17058	16527	6147	5999	83775	91543	53095	60556

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2002-03 AND 2003-04
OTHER SCHEDULED COMMERCIAL BANKS**

	(Amount in Rs. lakh)			
	As on March 31			
	United Western Bank	UTI Bank	2003	2004
	2003 (57)	2004 (58)	2003 (59)	2004 (60)
Income				
I. Interest Earned	47714	46273	146481	158671
a) Interest/discount on advances/bills	28524	27087	73614	76752
b) Income on Investments	17454	17878	57623	63890
c) Interest on balances with RBI and other inter-	1557	1202	3682	3295
d) Others	179	106	11562	14734
II. Other Income	14474	13316	41047	54015
a) Commission, exchange and brokerage	2798	2742	14377	18241
b) Net Profit(loss) on sale of investments	9004	7605	24614	32084
c) Net Profit (loss) on revaluation of investments	0	0	0	0
d) Net Profit(loss) on sale of land and other Assets	14	-1	-153	-149
e) Net profit(loss) on exchange transactions	804	856	1667	2758
f) Miscellaneous income	1854	2114	542	1081
Total(I+II)	62188	59589	187528	212686
Expenditure & Provisions				
III. Interest expended	35825	34088	114241	102145
a) Interest on deposits	33778	32114	105692	93441
b) Interest on RBI/inter-bank borrowings	638	369	2668	1943
c) Others	1409	1605	5881	6761
IV. Operating Expenses	12557	12221	32285	41921
a) Payments to and provisions for employees	8587	7570	8523	12125
b) Rent, taxes and lighting	768	888	4851	6580
c) Printing and stationery	221	199	1306	1587
d) Advertisement and publicity	60	150	757	1081
e) Depreciation on bank's property	1090	1435	4891	6189
f) Directors' fees, allowances and expenses	10	13	24	32
g) Auditors' fees and expenses	57	58	30	39
h) Law charges	74	151	273	220
i) Postage, telegrams, telephones, etc.	136	221	1879	2304
j) Repairs and maintenance	104	118	3154	4671
k) Insurance	226	251	921	1154
l) Other expenditure	1224	1167	5676	5939
V. Provisions and contingencies	11056	10184	21784	40789
Total expenses@	48382	46309	146526	144066
VI. Profit (loss)	2750	3096	19218	27831
Total (III+IV+V+VI)	62188	59589	187528	212686

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .