

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05**
**STATE BANK OF INDIA AND ITS ASSOCIATES**

(Amount in Rs. lakh)

| Items   | As on March 31      |                |                                  |               |                         |               |                      |               |
|---|---------------------|----------------|----------------------------------|---------------|-------------------------|---------------|----------------------|---------------|
|   | State Bank of India |                | State Bank of Bikaner and Jaipur |               | State Bank of Hyderabad |               | State Bank of Indore |               |
|   | 2004                | 2005           | 2004                             | 2005          | 2004                    | 2005          | 2004                 | 2005          |
|   | (1)                 | (2)            | (3)                              | (4)           | (5)                     | (6)           | (7)                  | (8)           |
| <b>Income</b>   |                     |                |                                  |               |                         |               |                      |               |
| <b>I. Interest Earned</b>                                     | <b>3046049</b>      | <b>3242801</b> | <b>157357</b>                    | <b>174089</b> | <b>221293</b>           | <b>232509</b> | <b>104621</b>        | <b>110983</b> |
| a) Interest/discount on advances/bills                        | 1126718             | 1304351        | 69103                            | 89991         | 95866                   | 110873        | 49635                | 62152         |
| b) Income on Investments                                      | 1571551             | 1602767        | 82367                            | 79644         | 121948                  | 115653        | 52606                | 45364         |
| c) Interest on balances with RBI and other inter-bank funds   | 249939              | 178704         | 3496                             | 2765          | 2922                    | 4207          | 1288                 | 2461          |
| d) Others   | 97841               | 156979         | 2391                             | 1689          | 557                     | 1776          | 1092                 | 1006          |
| <b>II. Other income</b>                                       | <b>761244</b>       | <b>711991</b>  | <b>49149</b>                     | <b>48312</b>  | <b>70744</b>            | <b>42165</b>  | <b>36069</b>         | <b>17827</b>  |
| a) Commission, exchange and brokerage                         | 312072              | 354467         | 21578                            | 26125         | 20290                   | 22974         | 9544                 | 11030         |
| b) Net Profit (loss) on sale of investments                   | 307345              | 177530         | 22734                            | 16886         | 41151                   | 7996          | 22622                | 1737          |
| c) Net Profit (loss) on revaluation of investments            | (21)                | —              | —                                | —             | —                       | —             | —                    | —             |
| d) Net Profit (loss) on sale of land, building & other assets | (45)                | (83)           | (3)                              | (12)          | (17)                    | 9             | (2)                  | (4)           |
| e) Net Profit (loss) on exchange transaction                  | 50304               | 52820          | 2508                             | 1737          | 4512                    | 4675          | 1155                 | 2220          |
| f) Miscellaneous income                                       | 91589               | 127257         | 2332                             | 3576          | 4808                    | 6511          | 2750                 | 2844          |
| <b>Total (I+II)</b>   | <b>3807293</b>      | <b>3954792</b> | <b>206506</b>                    | <b>222401</b> | <b>292037</b>           | <b>274674</b> | <b>140690</b>        | <b>128810</b> |
| <b>Expenditure &amp; Provisions</b>                           |                     |                |                                  |               |                         |               |                      |               |
| <b>III. Interest expended</b>                                 | <b>1927418</b>      | <b>1848337</b> | <b>85713</b>                     | <b>87198</b>  | <b>137159</b>           | <b>136272</b> | <b>59279</b>         | <b>60762</b>  |
| a) Interest on deposits                                       | 1812290             | 1718649        | 83918                            | 83981         | 132252                  | 130222        | 56460                | 57128         |
| b) Interest on RBI/inter-bank borrowings                      | 16096               | 40868          | 660                              | 2247          | 1654                    | 3153          | 57                   | 1540          |
| c) Others   | 99032               | 88820          | 1135                             | 970           | 3253                    | 2897          | 2762                 | 2094          |
| <b>IV. Operating expenses</b>                                 | <b>924531</b>       | <b>1007418</b> | <b>52660</b>                     | <b>62237</b>  | <b>53457</b>            | <b>67078</b>  | <b>28187</b>         | <b>32838</b>  |
| a) Payments to and provisions for employees                   | 644769              | 690735         | 36058                            | 41534         | 34138                   | 39722         | 17736                | 19532         |
| b) Rent, taxes and lighting                                   | 64177               | 72312          | 3520                             | 4185          | 4302                    | 4858          | 2083                 | 2464          |
| c) Printing and stationery                                    | 14613               | 16251          | 932                              | 1085          | 1218                    | 1263          | 540                  | 651           |
| d) Advertisement and publicity                                | 6736                | 6708           | 343                              | 225           | 464                     | 391           | 94                   | 449           |
| e) Depreciation on Bank's property                            | 69834               | 75221          | 4083                             | 5122          | 4193                    | 4703          | 2584                 | 2533          |
| f) Directors' fees, allowances and expenses                   | 74                  | 99             | 10                               | 16            | 20                      | 13            | 10                   | 14            |
| g) Auditors' fees and expenses                                | 4652                | 5425           | 496                              | 529           | 502                     | 564           | 318                  | 384           |
| h) Law charges  | 4866                | 4977           | 170                              | 222           | 126                     | 148           | 68                   | 80            |
| i) Postage, telegrams, telephones, etc.                       | 8155                | 7443           | 921                              | 866           | 481                     | 581           | 425                  | 446           |
| j) Repairs and maintenance                                    | 9767                | 13395          | 382                              | 408           | 351                     | 428           | 212                  | 350           |
| k) Insurance  | 16887               | 23996          | 762                              | 1346          | 1324                    | 2314          | 435                  | 839           |
| l) Other expenditure  | 80001               | 90856          | 4983                             | 6699          | 6338                    | 12093         | 3682                 | 5096          |
| <b>V. Provisions and contingencies</b>                        | <b>587246</b>       | <b>668584</b>  | <b>37983</b>                     | <b>52399</b>  | <b>63301</b>            | <b>46232</b>  | <b>30598</b>         | <b>21892</b>  |
| <b>Total expenses @</b>                                       | <b>2851949</b>      | <b>2855755</b> | <b>138373</b>                    | <b>149435</b> | <b>190616</b>           | <b>203350</b> | <b>87466</b>         | <b>93600</b>  |
| <b>VI. Profit (loss)</b>                                      | <b>368098</b>       | <b>430453</b>  | <b>30150</b>                     | <b>20567</b>  | <b>38120</b>            | <b>25092</b>  | <b>22626</b>         | <b>13318</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>3807293</b>      | <b>3954792</b> | <b>206506</b>                    | <b>222401</b> | <b>292037</b>           | <b>274674</b> | <b>140690</b>        | <b>128810</b> |

**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 — 2003-04 AND 2004-05 (Contd.)**  
STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

| Items   | As on March 31       |               |                       |               |                          |               |                          |               |
|---|----------------------|---------------|-----------------------|---------------|--------------------------|---------------|--------------------------|---------------|
|   | State Bank of Mysore |               | State Bank of Patiala |               | State Bank of Saurashtra |               | State Bank of Travancore |               |
|   | 2004                 | 2005          | 2004                  | 2005          | 2004                     | 2005          | 2004                     | 2005          |
|   | (9)                  | (10)          | (11)                  | (12)          | (13)                     | (14)          | (15)                     | (16)          |
| <b>Income</b>   |                      |               |                       |               |                          |               |                          |               |
| <b>I. Interest Earned</b>                                     | <b>105705</b>        | <b>116777</b> | <b>188825</b>         | <b>213322</b> | <b>97802</b>             | <b>113222</b> | <b>173985</b>            | <b>200832</b> |
| a) Interest/discount on advances/bills                        | 55792                | 65626         | 99319                 | 112297        | 41822                    | 45463         | 86750                    | 101203        |
| b) Income on Investments                                      | 48011                | 47712         | 79900                 | 91947         | 51085                    | 57896         | 82827                    | 91665         |
| c) Interest on balances with RBI and other inter-bank funds   | 1058                 | 1206          | 8010                  | 5238          | 2407                     | 2451          | 3078                     | 3200          |
| d) Others   | 844                  | 2233          | 1596                  | 3840          | 2488                     | 7412          | 1330                     | 4764          |
| <b>II. Other income</b>                                       | <b>34042</b>         | <b>38601</b>  | <b>63046</b>          | <b>35571</b>  | <b>30597</b>             | <b>11401</b>  | <b>46995</b>             | <b>40852</b>  |
| a) Commission, exchange and brokerage                         | 13166                | 16271         | 20683                 | 22702         | 9065                     | 10697         | 14082                    | 15034         |
| b) Net Profit (loss) on sale of investments                   | 15503                | 15120         | 36567                 | 7494          | 20009                    | (526)         | 26868                    | 18012         |
| c) Net Profit (loss) on revaluation of investments            | —                    | —             | —                     | —             | —                        | —             | —                        | —             |
| d) Net Profit (loss) on sale of land, building & other assets | 9                    | (3)           | (38)                  | (73)          | 6                        | (14)          | 54                       | 2             |
| e) Net Profit (loss) on exchange transaction                  | 1819                 | 2160          | 3618                  | 3840          | 1515                     | 1241          | 3742                     | 3429          |
| f) Miscellaneous income                                       | 3545                 | 5053          | 2216                  | 1608          | 3                        | 3             | 2249                     | 4375          |
| <b>Total (I+II)</b>   | <b>139747</b>        | <b>155378</b> | <b>251871</b>         | <b>248893</b> | <b>128399</b>            | <b>124623</b> | <b>220980</b>            | <b>241684</b> |
| <b>Expenditure &amp; Provisions</b>                           |                      |               |                       |               |                          |               |                          |               |
| <b>III. Interest expended</b>                                 | <b>60265</b>         | <b>62303</b>  | <b>106605</b>         | <b>115696</b> | <b>57425</b>             | <b>62422</b>  | <b>105652</b>            | <b>111216</b> |
| a) Interest on deposits                                       | 56630                | 58891         | 105116                | 113487        | 56505                    | 60214         | 99608                    | 104995        |
| b) Interest on RBI/inter-bank borrowings                      | 247                  | 678           | 1055                  | 2002          | 411                      | 1256          | 89                       | 272           |
| c) Others   | 3388                 | 2734          | 434                   | 207           | 509                      | 952           | 5955                     | 5949          |
| <b>IV. Operating expenses</b>                                 | <b>36991</b>         | <b>47911</b>  | <b>44891</b>          | <b>47900</b>  | <b>25700</b>             | <b>25388</b>  | <b>45245</b>             | <b>50263</b>  |
| a) Payments to and provisions for employees                   | 26514                | 33067         | 28117                 | 29409         | 16258                    | 16500         | 31676                    | 33754         |
| b) Rent, taxes and lighting                                   | 2469                 | 3218          | 3399                  | 3596          | 2084                     | 2305          | 3118                     | 3792          |
| c) Printing and stationery                                    | 480                  | 580           | 763                   | 749           | 435                      | 455           | 592                      | 627           |
| d) Advertisement and publicity                                | 47                   | 112           | 84                    | 179           | 44                       | 53            | 120                      | 136           |
| e) Depreciation on Bank's property                            | 2080                 | 3187          | 3690                  | 4364          | 1778                     | 2915          | 3368                     | 3741          |
| f) Directors' fees, allowances and expenses                   | 8                    | 17            | 13                    | 16            | 10                       | 13            | 18                       | 18            |
| g) Auditors' fees and expenses                                | 267                  | 309           | 412                   | 454           | 255                      | 238           | 461                      | 508           |
| h) Law charges  | 210                  | 211           | 142                   | 230           | 95                       | 192           | 70                       | 292           |
| i) Postage, telegrams, telephones, etc.                       | 42                   | 72            | 751                   | 790           | 408                      | 373           | 102                      | 154           |
| j) Repairs and maintenance                                    | 254                  | 304           | 574                   | 807           | 258                      | 269           | 436                      | 524           |
| k) Insurance  | 29                   | 111           | 1038                  | 1911          | 533                      | 903           | 1011                     | 1869          |
| l) Other expenditure  | 4591                 | 6723          | 5908                  | 5395          | 3542                     | 1172          | 4273                     | 4848          |
| <b>V. Provisions and contingencies</b>                        | <b>24854</b>         | <b>24540</b>  | <b>57339</b>          | <b>56590</b>  | <b>27537</b>             | <b>32699</b>  | <b>45624</b>             | <b>55492</b>  |
| <b>Total expenses @</b>                                       | <b>97256</b>         | <b>110214</b> | <b>151496</b>         | <b>163596</b> | <b>83125</b>             | <b>87810</b>  | <b>150897</b>            | <b>161479</b> |
| <b>VI. Profit (loss)</b>                                      | <b>17637</b>         | <b>20624</b>  | <b>43036</b>          | <b>28707</b>  | <b>17738</b>             | <b>4114</b>   | <b>24459</b>             | <b>24713</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>139747</b>        | <b>155378</b> | <b>251871</b>         | <b>248893</b> | <b>128400</b>            | <b>124623</b> | <b>220980</b>            | <b>241684</b> |

**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 — 2003-04 AND 2004-05 (Contd.)**  
**NATIONALISED BANKS**

(Amount in Rs. lakh)

| Items   | As on March 31 |               |               |               |                |               |               |               |
|---|----------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|
|   | Allahabad Bank |               | Andhra Bank   |               | Bank of Baroda |               | Bank of India |               |
|   | 2004           | 2005          | 2004          | 2005          | 2004           | 2005          | 2004          | 2005          |
|   | (1)            | (2)           | (3)           | (4)           | (5)            | (6)           | (7)           | (8)           |
| <b>Income</b>   |                |               |               |               |                |               |               |               |
| <b>I. Interest Earned</b>                                     | <b>266868</b>  | <b>318559</b> | <b>222726</b> | <b>227346</b> | <b>614708</b>  | <b>643141</b> | <b>579590</b> | <b>603152</b> |
| a) Interest/discount on advances/bills                        | 132272         | 168258        | 123082        | 135860        | 280083         | 290275        | 330922        | 361585        |
| b) Income on Investments                                      | 130224         | 146210        | 95116         | 82327         | 293218         | 298898        | 207157        | 212719        |
| c) Interest on balances with RBI and other inter-bank funds   | 3180           | 4011          | 3675          | 7756          | 19737          | 23546         | 21892         | 23089         |
| d) Others   | 1192           | 80            | 853           | 1403          | 21670          | 30422         | 19619         | 5759          |
| <b>II. Other income</b>                                       | <b>74980</b>   | <b>63988</b>  | <b>67805</b>  | <b>75335</b>  | <b>171900</b>  | <b>130483</b> | <b>179199</b> | <b>115579</b> |
| a) Commission, exchange and brokerage                         | 16196          | 18378         | 11591         | 13904         | 34445          | 34260         | 37555         | 45000         |
| b) Net Profit (loss) on sale of investments                   | 50471          | 34743         | 40632         | 38551         | 101753         | 53515         | 94608         | 18023         |
| c) Net Profit (loss) on revaluation of investments            | —              | —             | (456)         | —             | —              | —             | —             | —             |
| d) Net Profit (loss) on sale of land, building & other assets | 5              | 3             | 24            | 2             | 11             | 2             | 1076          | 24            |
| e) Net Profit (loss) on exchange transaction                  | 4311           | 4375          | 2006          | 2845          | 16956          | 19327         | 21273         | 22340         |
| f) Miscellaneous income                                       | 3997           | 6489          | 14008         | 20033         | 18735          | 23379         | 24687         | 30192         |
| <b>Total (I+II)</b>   | <b>341848</b>  | <b>382547</b> | <b>290531</b> | <b>302681</b> | <b>786608</b>  | <b>773624</b> | <b>758789</b> | <b>718731</b> |
| <b>Expenditure &amp; Provisions</b>                           |                |               |               |               |                |               |               |               |
| <b>III. Interest expended</b>                                 | <b>158291</b>  | <b>182157</b> | <b>131668</b> | <b>120442</b> | <b>357548</b>  | <b>345214</b> | <b>359448</b> | <b>379464</b> |
| a) Interest on deposits                                       | 154080         | 176744        | 123893        | 112942        | 336473         | 324796        | 308666        | 313678        |
| b) Interest on RBI/inter-bank borrowings                      | 170            | 367           | 3172          | 2554          | 4869           | 3038          | 31598         | 30368         |
| c) Others   | 4041           | 5046          | 4603          | 4946          | 16206          | 17380         | 19184         | 35418         |
| <b>IV. Operating expenses</b>                                 | <b>95932</b>   | <b>93131</b>  | <b>65846</b>  | <b>82948</b>  | <b>180530</b>  | <b>198219</b> | <b>175154</b> | <b>193231</b> |
| a) Payments to and provisions for employees                   | 55909          | 54171         | 40941         | 53953         | 125252         | 138105        | 117243        | 126321        |
| b) Rent, taxes and lighting                                   | 5179           | 5832          | 4676          | 6306          | 16431          | 16732         | 14480         | 14483         |
| c) Printing and stationery                                    | 1146           | 1315          | 952           | 1128          | 1907           | 1841          | 2624          | 2853          |
| d) Advertisement and publicity                                | 407            | 1020          | 908           | 919           | 2411           | 1041          | 836           | 1488          |
| e) Depreciation on Bank's property                            | 3490           | 3241          | 6110          | 6001          | 7557           | 8188          | 8805          | 9884          |
| f) Directors' fees, allowances and expenses                   | 77             | 64            | 32            | 36            | 46             | 40            | 3             | 6             |
| g) Auditors' fees and expenses                                | 653            | 843           | 761           | 777           | 1816           | 1676          | 1645          | 1371          |
| h) Law charges  | 298            | 336           | 172           | 225           | 1029           | 1032          | 2360          | 838           |
| i) Postage, telegrams, telephones, etc.                       | 1194           | 1285          | 972           | 1196          | 1285           | 1732          | 902           | 993           |
| j) Repairs and maintenance                                    | 1345           | 1446          | 1495          | 2186          | 3836           | 4167          | 2762          | 2777          |
| k) Insurance  | 1590           | 2863          | 1512          | 2258          | 4203           | 6346          | 3163          | 5281          |
| l) Other expenditure  | 24644          | 20715         | 7315          | 7963          | 14757          | 17319         | 20331         | 26936         |
| <b>V. Provisions and contingencies</b>                        | <b>41287</b>   | <b>53082</b>  | <b>46667</b>  | <b>47283</b>  | <b>151829</b>  | <b>162507</b> | <b>123355</b> | <b>112031</b> |
| <b>Total expenses @</b>                                       | <b>254223</b>  | <b>275288</b> | <b>197514</b> | <b>203390</b> | <b>538078</b>  | <b>543433</b> | <b>534602</b> | <b>572695</b> |
| <b>VI. Profit (loss)</b>                                      | <b>46338</b>   | <b>54177</b>  | <b>46350</b>  | <b>52008</b>  | <b>96701</b>   | <b>67684</b>  | <b>100832</b> | <b>34005</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>341848</b>  | <b>382547</b> | <b>290531</b> | <b>302681</b> | <b>786608</b>  | <b>773624</b> | <b>758789</b> | <b>718731</b> |

**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 — 2003-04 AND 2004-05 (Contd.)**  
**NATIONALISED BANKS**

(Amount in Rs. lakh)

| Items   | As on March 31      |               |               |               |                       |               |                  |               |
|---|---------------------|---------------|---------------|---------------|-----------------------|---------------|------------------|---------------|
|   | Bank of Maharashtra |               | Canara Bank   |               | Central Bank of India |               | Corporation Bank |               |
|   | 2004                | 2005          | 2004          | 2005          | 2004                  | 2005          | 2004             | 2005          |
|   | (9)                 | (10)          | (11)          | (12)          | (13)                  | (14)          | (15)             | (16)          |
| <b>Income</b>   |                     |               |               |               |                       |               |                  |               |
| <b>I. Interest Earned</b>                                     | <b>220340</b>       | <b>236769</b> | <b>700693</b> | <b>757198</b> | <b>506372</b>         | <b>520487</b> | <b>220117</b>    | <b>224981</b> |
| a) Interest/discount on advances/bills                        | 85575               | 97252         | 381772        | 427264        | 218792                | 224134        | 99069            | 125622        |
| b) Income on Investments                                      | 126509              | 126990        | 299438        | 305557        | 265749                | 267408        | 109366           | 87943         |
| c) Interest on balances with RBI and other inter-bank funds   | 6877                | 8525          | 14285         | 18868         | 19251                 | 19456         | 4428             | 4617          |
| d) Others   | 1379                | 4002          | 5198          | 5509          | 2580                  | 9489          | 7254             | 6799          |
| <b>II. Other income</b>                                       | <b>46522</b>        | <b>38522</b>  | <b>207291</b> | <b>154384</b> | <b>96428</b>          | <b>92013</b>  | <b>51676</b>     | <b>56456</b>  |
| a) Commission, exchange and brokerage                         | 10207               | 10749         | 38083         | 41089         | 29783                 | 29525         | 13136            | 15507         |
| b) Net Profit (loss) on sale of investments                   | 30739               | 21501         | 120667        | 49978         | 61805                 | 58785         | 22384            | 20004         |
| c) Net Profit (loss) on revaluation of investments            | —                   | —             | —             | —             | (2551)                | (1874)        | —                | —             |
| d) Net Profit (loss) on sale of land, building & other assets | (7)                 | (15)          | 24            | 42            | (33)                  | (32)          | 7                | 59            |
| e) Net Profit (loss) on exchange transaction                  | 2034                | 2212          | 15175         | 18859         | 2290                  | 2835          | 2697             | 4103          |
| f) Miscellaneous income                                       | 3549                | 4075          | 33342         | 44416         | 5134                  | 2774          | 13452            | 16783         |
| <b>Total (I+II)</b>   | <b>266862</b>       | <b>275291</b> | <b>907984</b> | <b>911582</b> | <b>602800</b>         | <b>612500</b> | <b>271793</b>    | <b>281437</b> |
| <b>Expenditure &amp; Provisions</b>                           |                     |               |               |               |                       |               |                  |               |
| <b>III. Interest expended</b>                                 | <b>143167</b>       | <b>148604</b> | <b>432456</b> | <b>442150</b> | <b>294153</b>         | <b>282993</b> | <b>123724</b>    | <b>112041</b> |
| a) Interest on deposits                                       | 135574              | 139591        | 412190        | 421485        | 278370                | 270304        | 118992           | 107547        |
| b) Interest on RBI/inter-bank borrowings                      | 284                 | 1137          | 1339          | 1823          | 486                   | 271           | 1835             | 3061          |
| c) Others   | 7309                | 7876          | 18927         | 18842         | 15297                 | 12418         | 2897             | 1433          |
| <b>IV. Operating expenses</b>                                 | <b>56046</b>        | <b>72043</b>  | <b>189654</b> | <b>210897</b> | <b>155756</b>         | <b>168591</b> | <b>57365</b>     | <b>63695</b>  |
| a) Payments to and provisions for employees                   | 37125               | 51361         | 127321        | 138015        | 118347                | 127756        | 28442            | 28291         |
| b) Rent, taxes and lighting                                   | 4568                | 5053          | 17528         | 20546         | 8400                  | 9431          | 5816             | 6670          |
| c) Printing and stationery                                    | 788                 | 870           | 2141          | 2287          | 1751                  | 1577          | 854              | 976           |
| d) Advertisement and publicity                                | 446                 | 493           | 1583          | 1431          | 693                   | 704           | 1073             | 1432          |
| e) Depreciation on Bank's property                            | 4350                | 3560          | 11371         | 13295         | 5633                  | 5317          | 6015             | 6899          |
| f) Directors' fees, allowances and expenses                   | 82                  | 96            | 39            | 56            | 60                    | 54            | 44               | 47            |
| g) Auditors' fees and expenses                                | 523                 | 586           | 1369          | 1512          | 1162                  | 1311          | 612              | 669           |
| h) Law charges  | 315                 | 287           | 508           | 606           | 1113                  | 1098          | 75               | 94            |
| i) Postage, telegrams, telephones, etc.                       | 998                 | 1253          | 2338          | 2158          | 609                   | 593           | 1903             | 2031          |
| j) Repairs and maintenance                                    | 1118                | 1423          | 3561          | 3426          | 2056                  | 2362          | 1428             | 1439          |
| k) Insurance  | 1330                | 2247          | 3844          | 6934          | 2424                  | 4106          | 1260             | 2045          |
| l) Other expenditure  | 4403                | 4814          | 18051         | 20631         | 13508                 | 14282         | 9843             | 13102         |
| <b>V. Provisions and contingencies</b>                        | <b>37194</b>        | <b>36934</b>  | <b>152071</b> | <b>147582</b> | <b>91082</b>          | <b>125176</b> | <b>40291</b>     | <b>65482</b>  |
| <b>Total expenses @</b>                                       | <b>199213</b>       | <b>220647</b> | <b>622110</b> | <b>653047</b> | <b>449909</b>         | <b>451584</b> | <b>181089</b>    | <b>175736</b> |
| <b>VI. Profit (loss)</b>                                      | <b>30455</b>        | <b>17710</b>  | <b>133803</b> | <b>110953</b> | <b>61809</b>          | <b>35740</b>  | <b>50413</b>     | <b>40219</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>266862</b>       | <b>275291</b> | <b>907984</b> | <b>911582</b> | <b>602800</b>         | <b>612500</b> | <b>271793</b>    | <b>281437</b> |

**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 — 2003-04 AND 2004-05 (Contd.)**  
**NATIONALISED BANKS**

(Amount in Rs. lakh)

| Items   | As on March 31 |               |             |               |               |               |                      |               |
|---|----------------|---------------|-------------|---------------|---------------|---------------|----------------------|---------------|
|   | Dena Bank      |               | IDBI Ltd. # |               | Indian Bank   |               | Indian Overseas Bank |               |
|   | 2004           | 2005          | 2004        | 2005          | 2004          | 2005          | 2004                 | 2005          |
|   | (17)           | (18)          | (19)        | (20)          | (21)          | (22)          | (23)                 | (24)          |
| <b>Income</b>   |                |               |             |               |               |               |                      |               |
| <b>I. Interest Earned</b>                                     | <b>173548</b>  | <b>172518</b> |             | <b>265572</b> | <b>266692</b> | <b>287065</b> | <b>375410</b>        | <b>395104</b> |
| a) Interest/discount on advances/bills                        | 81714          | 85637         |             | 218565        | 117195        | 138188        | 184943               | 209231        |
| b) Income on Investments                                      | 86795          | 81099         |             | 39545         | 145464        | 144132        | 181913               | 177198        |
| c) Interest on balances with RBI and other inter-bank funds   | 4459           | 4525          |             | 7046          | 4020          | 4602          | 8554                 | 8125          |
| d) Others   | 580            | 1257          |             | 416           | 13            | 143           | —                    | 550           |
| <b>II. Other income</b>                                       | <b>61740</b>   | <b>31119</b>  |             | <b>62712</b>  | <b>74733</b>  | <b>56881</b>  | <b>74067</b>         | <b>63981</b>  |
| a) Commission, exchange and brokerage                         | 8218           | 8487          |             | 13067         | 10787         | 11570         | 23918                | 28016         |
| b) Net Profit (loss) on sale of investments                   | 44131          | 11780         |             | 34227         | 46547         | 20977         | 48124                | 37305         |
| c) Net Profit (loss) on revaluation of investments            | —              | —             |             | (661)         | —             | (363)         | (7930)               | (15975)       |
| d) Net Profit (loss) on sale of land, building & other assets | (23)           | (13)          |             | 1277          | 12            | (75)          | 169                  | 557           |
| e) Net Profit (loss) on exchange transaction                  | 2419           | 2399          |             | 2829          | 5832          | 6866          | 5597                 | 7191          |
| f) Miscellaneous income                                       | 6995           | 8466          |             | 11973         | 11555         | 17906         | 4189                 | 6887          |
| <b>Total (I+II)</b>   | <b>235288</b>  | <b>203637</b> |             | <b>328284</b> | <b>341425</b> | <b>343946</b> | <b>449477</b>        | <b>459085</b> |
| <b>Expenditure &amp; Provisions</b>                           |                |               |             |               |               |               |                      |               |
| <b>III. Interest expended</b>                                 | <b>114322</b>  | <b>103858</b> |             | <b>246787</b> | <b>154986</b> | <b>156701</b> | <b>215469</b>        | <b>209552</b> |
| a) Interest on deposits                                       | 107108         | 97950         |             | 35429         | 150677        | 150766        | 205468               | 199094        |
| b) Interest on RBI/inter-bank borrowings                      | 335            | 892           |             | 4823          | 2832          | 3392          | 2933                 | 2915          |
| c) Others   | 6879           | 5016          |             | 206535        | 1477          | 2543          | 7068                 | 7543          |
| <b>IV. Operating expenses</b>                                 | <b>49909</b>   | <b>55030</b>  |             | <b>45396</b>  | <b>106195</b> | <b>91441</b>  | <b>101489</b>        | <b>115853</b> |
| a) Payments to and provisions for employees                   | 33878          | 35510         |             | 15755         | 86270         | 63751         | 75336                | 84346         |
| b) Rent, taxes and lighting                                   | 3719           | 4212          |             | 2591          | 5725          | 6481          | 7165                 | 8808          |
| c) Printing and stationery                                    | 807            | 732           |             | 785           | 1079          | 1228          | 943                  | 1011          |
| d) Advertisement and publicity                                | 582            | 1166          |             | 1619          | 397           | 1102          | 384                  | 286           |
| e) Depreciation on Bank's property                            | 2752           | 3102          |             | 8401          | 3075          | 3082          | 3973                 | 4674          |
| f) Directors' fees, allowances and expenses                   | 79             | 51            |             | 17            | 36            | 19            | 49                   | 30            |
| g) Auditors' fees and expenses                                | 490            | 451           |             | 47            | 821           | 867           | 833                  | 975           |
| h) Law charges  | 234            | 325           |             | 275           | 154           | 173           | 483                  | 418           |
| i) Postage, telegrams, telephones, etc.                       | 876            | 1052          |             | 1411          | 92            | 96            | 113                  | 89            |
| j) Repairs and maintenance                                    | 1348           | 1530          |             | 1033          | 1627          | 1950          | 406                  | 428           |
| k) Insurance  | 1303           | 1918          |             | 599           | 1583          | 2639          | 2317                 | 3794          |
| l) Other expenditure  | 3841           | 4981          |             | 12863         | 5336          | 10053         | 9487                 | 10994         |
| <b>V. Provisions and contingencies</b>                        | <b>48009</b>   | <b>38649</b>  |             | <b>5376</b>   | <b>39671</b>  | <b>54958</b>  | <b>81244</b>         | <b>68544</b>  |
| <b>Total expenses @</b>                                       | <b>164231</b>  | <b>158888</b> |             | <b>292183</b> | <b>261181</b> | <b>248142</b> | <b>316958</b>        | <b>325405</b> |
| <b>VI. Profit (loss)</b>                                      | <b>23048</b>   | <b>6100</b>   |             | <b>30725</b>  | <b>40573</b>  | <b>40846</b>  | <b>51275</b>         | <b>65136</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>235288</b>  | <b>203637</b> |             | <b>328284</b> | <b>341425</b> | <b>343946</b> | <b>449477</b>        | <b>459085</b> |

**Notes**

@ : Excluding 'Provisions and Contingencies'.

# : See 'Explanatory Notes'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05 (Contd.)**  
**NATIONALISED BANKS**

(Amount in Rs. lakh)

| Items   | As on March 31            |               |                    |               |                      |                |                |               |
|---|---------------------------|---------------|--------------------|---------------|----------------------|----------------|----------------|---------------|
|   | Oriental Bank of Commerce |               | Punjab & Sind Bank |               | Punjab National Bank |                | Syndicate Bank |               |
|   | 2004                      | 2005          | 2004               | 2005          | 2004                 | 2005           | 2004           | 2005          |
|   | (25)                      | (26)          | (27)               | (28)          | (29)                 | (30)           | (31)           | (32)          |
| <b>Income</b>   |                           |               |                    |               |                      |                |                |               |
| <b>I. Interest Earned</b>                                     | <b>330054</b>             | <b>357190</b> | <b>127850</b>      | <b>124859</b> | <b>777970</b>        | <b>845984</b>  | <b>308485</b>  | <b>375763</b> |
| a) Interest/discount on advances/bills                        | 159118                    | 181345        | 59658              | 60590         | 387601               | 424612         | 159160         | 204210        |
| b) Income on Investments                                      | 163322                    | 167293        | 63420              | 61097         | 368097               | 397404         | 136881         | 156893        |
| c) Interest on balances with RBI and other inter-bank funds   | 7098                      | 6965          | 3149               | 2414          | 11313                | 16425          | 10201          | 14444         |
| d) Others   | 516                       | 1587          | 1623               | 758           | 10959                | 7543           | 2243           | 216           |
| <b>II. Other income</b>                                       | <b>72170</b>              | <b>50519</b>  | <b>25588</b>       | <b>25614</b>  | <b>186688</b>        | <b>167568</b>  | <b>77640</b>   | <b>56454</b>  |
| a) Commission, exchange and brokerage                         | 11360                     | 15648         | 4659               | 4415          | 55190                | 69129          | 12623          | 15431         |
| b) Net Profit (loss) on sale of investments                   | 50422                     | 23710         | 14422              | 14434         | 123637               | 53162          | 50087          | 24580         |
| c) Net Profit (loss) on revaluation of investments            | (518)                     | (450)         | —                  | —             | (11780)              | (17886)        | (644)          | (2587)        |
| d) Net Profit (loss) on sale of land, building & other assets | 38                        | 5             | 2                  | 2             | 25                   | 63             | (5)            | 129           |
| e) Net Profit (loss) on exchange transaction                  | 5904                      | 7760          | 2152               | 2128          | 10601                | 14176          | 3556           | 3444          |
| f) Miscellaneous income                                       | 4964                      | 3846          | 4353               | 4635          | 9015                 | 48924          | 12023          | 15457         |
| <b>Total (I+II)</b>   | <b>402224</b>             | <b>407709</b> | <b>153438</b>      | <b>150473</b> | <b>964658</b>        | <b>1013552</b> | <b>386125</b>  | <b>432217</b> |
| <b>Expenditure &amp; Provisions</b>                           |                           |               |                    |               |                      |                |                |               |
| <b>III. Interest expended</b>                                 | <b>184474</b>             | <b>204821</b> | <b>78518</b>       | <b>67590</b>  | <b>415499</b>        | <b>445311</b>  | <b>165564</b>  | <b>206380</b> |
| a) Interest on deposits                                       | 178604                    | 196588        | 75575              | 64603         | 392644               | 416326         | 161843         | 200133        |
| b) Interest on RBI/inter-bank borrowings                      | 593                       | 1891          | 101                | 164           | 1334                 | 4158           | 372            | 654           |
| c) Others   | 5277                      | 6342          | 2842               | 2823          | 21521                | 24827          | 3349           | 5593          |
| <b>IV. Operating expenses</b>                                 | <b>64448</b>              | <b>79574</b>  | <b>59961</b>       | <b>57097</b>  | <b>237074</b>        | <b>297523</b>  | <b>115136</b>  | <b>126422</b> |
| a) Payments to and provisions for employees                   | 36640                     | 39687         | 48031              | 45707         | 165406               | 212123         | 87162          | 96133         |
| b) Rent, taxes and lighting                                   | 6988                      | 9249          | 2743               | 2814          | 11996                | 13396          | 6350           | 6486          |
| c) Printing and stationery                                    | 1076                      | 1426          | 538                | 537           | 3509                 | 3665           | 1138           | 1031          |
| d) Advertisement and publicity                                | 866                       | 908           | 127                | 66            | 1085                 | 1916           | 391            | 573           |
| e) Depreciation on Bank's property                            | 5042                      | 9279          | 1095               | 1187          | 18145                | 18328          | 2652           | 3758          |
| f) Directors' fees, allowances and expenses                   | 22                        | 29            | 22                 | 20            | 35                   | 70             | 38             | 36            |
| g) Auditors' fees and expenses                                | 729                       | 763           | 394                | 472           | 1788                 | 2151           | 973            | 1058          |
| h) Law charges  | 518                       | 645           | 1700               | 409           | 1325                 | 1160           | 395            | 346           |
| i) Postage, telegrams, telephones, etc.                       | 1477                      | 1910          | 589                | 614           | 4511                 | 4752           | 1445           | 1513          |
| j) Repairs and maintenance                                    | 693                       | 1296          | 576                | 636           | 2442                 | 2928           | 3965           | 2093          |
| k) Insurance  | 2054                      | 3665          | 808                | 1190          | 5466                 | 8408           | 1572           | 3328          |
| l) Other expenditure  | 8343                      | 10717         | 3338               | 3445          | 21366                | 28626          | 9055           | 10067         |
| <b>V. Provisions and contingencies</b>                        | <b>84696</b>              | <b>47234</b>  | <b>14072</b>       | <b>32893</b>  | <b>201217</b>        | <b>129709</b>  | <b>62012</b>   | <b>59128</b>  |
| <b>Total expenses @</b>                                       | <b>248922</b>             | <b>284395</b> | <b>138479</b>      | <b>124687</b> | <b>652573</b>        | <b>742834</b>  | <b>280700</b>  | <b>332802</b> |
| <b>VI. Profit (loss)</b>                                      | <b>68606</b>              | <b>76080</b>  | <b>887</b>         | <b>(7107)</b> | <b>110868</b>        | <b>141009</b>  | <b>43413</b>   | <b>40287</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>402224</b>             | <b>407709</b> | <b>153438</b>      | <b>150473</b> | <b>964658</b>        | <b>1013552</b> | <b>386125</b>  | <b>432217</b> |

**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 — 2003-04 AND 2004-05 (Contd.)**  
**NATIONALISED BANKS**

(Amount in Rs. lakh)

| Items   | As on March 31 |               |                     |               |                      |               |               |               |
|---|----------------|---------------|---------------------|---------------|----------------------|---------------|---------------|---------------|
|   | UCO Bank       |               | Union Bank of India |               | United Bank of India |               | Vijaya Bank   |               |
|   | 2004           | 2005          | 2004                | 2005          | 2004                 | 2005          | 2004          | 2005          |
|   | (33)           | (34)          | (35)                | (36)          | (37)                 | (38)          | (39)          | (40)          |
| <b>Income</b>   |                |               |                     |               |                      |               |               |               |
| <b>I. Interest Earned</b>                                     | <b>309629</b>  | <b>354687</b> | <b>451631</b>       | <b>496980</b> | <b>207299</b>        | <b>213308</b> | <b>194009</b> | <b>209431</b> |
| a) Interest/discount on advances/bills                        | 161636         | 192211        | 241467              | 286858        | 67034                | 83940         | 97319         | 114699        |
| b) Income on Investments                                      | 135326         | 148181        | 193753              | 190508        | 132111               | 124612        | 92996         | 89568         |
| c) Interest on balances with RBI and other inter-bank funds   | 9168           | 13154         | 11743               | 7857          | 2695                 | 2330          | 1903          | 2247          |
| d) Others   | 3499           | 1141          | 4668                | 11757         | 5459                 | 2426          | 1791          | 2917          |
| <b>II. Other income</b>                                       | <b>62528</b>   | <b>51556</b>  | <b>83147</b>        | <b>76610</b>  | <b>50544</b>         | <b>47848</b>  | <b>52569</b>  | <b>35367</b>  |
| a) Commission, exchange and brokerage                         | 14765          | 15780         | 15554               | 17692         | 7503                 | 9004          | 4904          | 5413          |
| b) Net Profit (loss) on sale of investments                   | 35131          | 19579         | 43538               | 26032         | 34763                | 26391         | 34364         | 14890         |
| c) Net Profit (loss) on revaluation of investments            | —              | —             | —                   | —             | —                    | —             | —             | —             |
| d) Net Profit (loss) on sale of land, building & other assets | 14             | 13            | (42)                | (61)          | —                    | 12            | (6)           | (10)          |
| e) Net Profit (loss) on exchange transaction                  | 1423           | 2723          | 11848               | 16659         | 573                  | 906           | 2531          | 2951          |
| f) Miscellaneous income                                       | 11195          | 13461         | 12249               | 16288         | 7705                 | 11535         | 10776         | 12123         |
| <b>Total (I+II)</b>   | <b>372157</b>  | <b>406243</b> | <b>534778</b>       | <b>573590</b> | <b>257843</b>        | <b>261156</b> | <b>246578</b> | <b>244798</b> |
| <b>Expenditure &amp; Provisions</b>                           |                |               |                     |               |                      |               |               |               |
| <b>III. Interest expended</b>                                 | <b>190169</b>  | <b>214049</b> | <b>278007</b>       | <b>290524</b> | <b>129245</b>        | <b>121773</b> | <b>110233</b> | <b>110977</b> |
| a) Interest on deposits                                       | 182695         | 204792        | 263099              | 271032        | 127372               | 119672        | 105255        | 107165        |
| b) Interest on RBI/inter-bank borrowings                      | 1798           | 1431          | 307                 | 2086          | 32                   | 10            | 98            | 77            |
| c) Others   | 5676           | 7826          | 14601               | 17406         | 1841                 | 2091          | 4880          | 3735          |
| <b>IV. Operating expenses</b>                                 | <b>87148</b>   | <b>110326</b> | <b>108461</b>       | <b>125749</b> | <b>67269</b>         | <b>70422</b>  | <b>49781</b>  | <b>54919</b>  |
| a) Payments to and provisions for employees                   | 66747          | 85941         | 72116               | 80642         | 51511                | 49775         | 33159         | 31882         |
| b) Rent, taxes and lighting                                   | 4368           | 4622          | 7113                | 8479          | 2798                 | 3224          | 4198          | 4723          |
| c) Printing and stationery                                    | 1149           | 1269          | 1803                | 1994          | 1071                 | 1044          | 467           | 620           |
| d) Advertisement and publicity                                | 553            | 600           | 1464                | 2521          | 310                  | 319           | 628           | 647           |
| e) Depreciation on Bank's property                            | 2469           | 3556          | 5029                | 7329          | 1632                 | 2044          | 2512          | 4005          |
| f) Directors' fees, allowances and expenses                   | 33             | 18            | 41                  | 49            | 58                   | 45            | 27            | 30            |
| g) Auditors' fees and expenses                                | 737            | 1428          | 1022                | 1071          | 364                  | 466           | 601           | 668           |
| h) Law charges  | 279            | 383           | 489                 | 578           | 1177                 | 139           | 83            | 47            |
| i) Postage, telegrams, telephones, etc.                       | 623            | 683           | 1347                | 1600          | 574                  | 658           | 306           | 589           |
| j) Repairs and maintenance                                    | 657            | 595           | 1545                | 2191          | 379                  | 528           | 196           | 156           |
| k) Insurance  | 1745           | 3105          | 3323                | 5483          | 1089                 | 1846          | 1042          | 2124          |
| l) Other expenditure  | 7788           | 8126          | 13169               | 13812         | 6306                 | 10334         | 6562          | 9428          |
| <b>V. Provisions and contingencies</b>                        | <b>51299</b>   | <b>47302</b>  | <b>77103</b>        | <b>85411</b>  | <b>29822</b>         | <b>38946</b>  | <b>45433</b>  | <b>40846</b>  |
| <b>Total expenses @</b>                                       | <b>277317</b>  | <b>324375</b> | <b>386468</b>       | <b>416273</b> | <b>196514</b>        | <b>192195</b> | <b>160014</b> | <b>165896</b> |
| <b>VI. Profit (loss)</b>                                      | <b>43541</b>   | <b>34566</b>  | <b>71207</b>        | <b>71906</b>  | <b>31507</b>         | <b>30015</b>  | <b>41131</b>  | <b>38056</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>372157</b>  | <b>406243</b> | <b>534778</b>       | <b>573590</b> | <b>257843</b>        | <b>261156</b> | <b>246578</b> | <b>244798</b> |

**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 — 2003-04 AND 2004-05 (Contd.)**  
**FOREIGN BANKS**

(Amount in Rs. lakh)

| Items   | As on March 31 |               |                           |               |                       |              |                      |             |
|---|----------------|---------------|---------------------------|---------------|-----------------------|--------------|----------------------|-------------|
|   | ABN Amro Bank  |               | Abu-Dhabi Commercial Bank |               | American Express Bank |              | Antwerp Diamond Bank |             |
|   | 2004           | 2005          | 2004                      | 2005          | 2004                  | 2005         | 2004                 | 2005        |
|   | (1)            | (2)           | (3)                       | (4)           | (5)                   | (6)          | (7)                  | (8)         |
| <b>Income</b>   |                |               |                           |               |                       |              |                      |             |
| <b>I. Interest Earned</b>                                     | <b>76138</b>   | <b>90739</b>  | <b>16337</b>              | <b>14981</b>  | <b>30590</b>          | <b>26971</b> | <b>2037</b>          | <b>2638</b> |
| a) Interest/discount on advances/bills                        | 48288          | 62084         | 2318                      | 951           | 19479                 | 19300        | 1379                 | 1545        |
| b) Income on Investments                                      | 24556          | 24712         | 13070                     | 12236         | 7806                  | 4336         | 537                  | 1030        |
| c) Interest on balances with RBI and other inter-bank funds   | 310            | 690           | 577                       | 1243          | 1550                  | 1306         | 121                  | 63          |
| d) Others   | 2984           | 3253          | 372                       | 551           | 1755                  | 2029         | —                    | —           |
| <b>II. Other income</b>                                       | <b>37944</b>   | <b>43533</b>  | <b>840</b>                | <b>4048</b>   | <b>22027</b>          | <b>25071</b> | <b>343</b>           | <b>436</b>  |
| a) Commission, exchange and brokerage                         | 17983          | 31527         | 340                       | 303           | 16134                 | 19432        | 200                  | 405         |
| b) Net Profit (loss) on sale of investments                   | 6774           | (7191)        | 283                       | 8             | 993                   | (480)        | —                    | (165)       |
| c) Net Profit (loss) on revaluation of investments            | —              | —             | —                         | —             | (32)                  | (119)        | —                    | —           |
| d) Net Profit (loss) on sale of land, building & other assets | (54)           | 2             | (7)                       | 135           | (9)                   | 44           | —                    | —           |
| e) Net Profit (loss) on exchange transaction                  | 13147          | 14763         | 137                       | 131           | 2562                  | 2914         | 98                   | 117         |
| f) Miscellaneous income                                       | 94             | 4432          | 87                        | 3471          | 2379                  | 3280         | 45                   | 79          |
| <b>Total (I+II)</b>   | <b>114082</b>  | <b>134272</b> | <b>17177</b>              | <b>19029</b>  | <b>52617</b>          | <b>52042</b> | <b>2380</b>          | <b>3074</b> |
| <b>Expenditure &amp; Provisions</b>                           |                |               |                           |               |                       |              |                      |             |
| <b>III. Interest expended</b>                                 | <b>31224</b>   | <b>33380</b>  | <b>14707</b>              | <b>13791</b>  | <b>17853</b>          | <b>15118</b> | <b>535</b>           | <b>990</b>  |
| a) Interest on deposits                                       | 8763           | 10943         | 14449                     | 13741         | 16587                 | 14616        | 29                   | 31          |
| b) Interest on RBI/inter-bank borrowings                      | 18612          | 19604         | 70                        | 48            | 975                   | 251          | 195                  | 648         |
| c) Others   | 3849           | 2833          | 188                       | 2             | 291                   | 251          | 311                  | 311         |
| <b>IV. Operating expenses</b>                                 | <b>47031</b>   | <b>56683</b>  | <b>1098</b>               | <b>4736</b>   | <b>24731</b>          | <b>29196</b> | <b>696</b>           | <b>761</b>  |
| a) Payments to and provisions for employees                   | 12986          | 17713         | 423                       | 827           | 9356                  | 10703        | 262                  | 284         |
| b) Rent, taxes and lighting                                   | 2802           | 3263          | 123                       | 136           | 1877                  | 1771         | 41                   | 41          |
| c) Printing and stationery                                    | 1169           | 1412          | 24                        | 16            | 529                   | 700          | 4                    | 5           |
| d) Advertisement and publicity                                | 1277           | 2123          | 13                        | 9             | 2204                  | 1637         | 1                    | 2           |
| e) Depreciation on Bank's property                            | 3418           | 3515          | 71                        | 73            | 2123                  | 1829         | 112                  | 128         |
| f) Directors' fees, allowances and expenses                   | 1              | —             | 1                         | —             | —                     | —            | —                    | —           |
| g) Auditors' fees and expenses                                | 55             | 30            | 3                         | 3             | 49                    | 95           | 4                    | 6           |
| h) Law charges  | 109            | 163           | 12                        | 20            | 4                     | 12           | 1                    | 1           |
| i) Postage, telegrams, telephones, etc.                       | 1936           | 2308          | 36                        | 40            | 1773                  | 1982         | 73                   | 76          |
| j) Repairs and maintenance                                    | 1859           | 1722          | 99                        | 71            | 570                   | 646          | 24                   | 21          |
| k) Insurance  | 379            | 663           | 38                        | 69            | 81                    | 168          | 4                    | 5           |
| l) Other expenditure  | 21040          | 23771         | 255                       | 3472          | 6165                  | 9653         | 170                  | 192         |
| <b>V. Provisions and contingencies</b>                        | <b>16346</b>   | <b>24685</b>  | <b>406</b>                | <b>5522</b>   | <b>12390</b>          | <b>6068</b>  | <b>559</b>           | <b>655</b>  |
| <b>Total expenses @</b>                                       | <b>78255</b>   | <b>90063</b>  | <b>15805</b>              | <b>18527</b>  | <b>42584</b>          | <b>44314</b> | <b>1231</b>          | <b>1751</b> |
| <b>VI. Profit (loss)</b>                                      | <b>19481</b>   | <b>19524</b>  | <b>966</b>                | <b>(5020)</b> | <b>(2357)</b>         | <b>1660</b>  | <b>590</b>           | <b>668</b>  |
| <b>Total (III+IV+V+VI)</b>                                    | <b>114082</b>  | <b>134272</b> | <b>17177</b>              | <b>19029</b>  | <b>52617</b>          | <b>52042</b> | <b>2380</b>          | <b>3074</b> |

**Notes**

@ : Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.