

I. Interest earned	74198	85786	294808	341380	215265	253092	66560	82811
a) Interest/discount on advances/bills	34197	40379	169604	197175	115330	128886	30760	40217
b) Income on investments	34433	41774	105099	122014	84589	108884	28652	36554
c) Interest on balances with RBI and other inter-bank funds	5198	3478	18155	21498	12575	11401	5973	3978
d) Others	370	155	1950	692	2771	3922	1175	2061
II. Other income	7722	7997	46723	45502	27005	30486	10971	11161
a) Commission, exchange, brokerage, etc.	5969	6345	24727	24629	19499	19902	6107	7329
b) Net profit (loss) on sale of investments	413	61	(2133)	2245	735	5389	828	202
c) Net profit (loss) on revaluation of investments	(4)	-	725	885	(105)	53	-	-
d) Net profit (loss) on sale of land, building & other assets	32	8	34	49	34	30	7	7
e) Net profit (loss) on exchange transaction	1136	1410	12543	8092	5051	3516	1835	1328
f) Miscellaneous income	176	172	11552	9602	1791	1596	2194	2296
Total (I+II)	81920	93783	341530	386882	242270	283578	77531	93972

Expenditure & Provisions

III. Interest expended	46210	53580	187700	227788	142274	169515	40726	51114
a) Interest on deposits	41693	50933	158911	214847	131522	167076	37815	49291
b) Interest on RBI/inter-bank borrowings	2683	635	15880	5370	4037	763	1701	230
c) Others	1834	2013	12909	7571	6715	1676	1211	1593
IV. Operating expenses	29062	29865	85368	93673	78907	84104	15195	18263
a) Payments to and provisions for employees	23635	23757	58718	64086	62272	64755	9426	11447
b) Rent, taxes and lighting	1673	1721	7665	8667	3948	4148	1125	1382
c) Printing and stationery	323	429	1445	2474	985	1329	384	457
d) Advertisement and publicity	47	72	600	685	113	137	361	312
e) Depreciation on Bank's property	748	873	3601	4486	1157	1592	746	1182
f) Directors' fees, allowances and expenses	13	14	11	18	6	11	12	14
g) Auditors' fees and expenses	131	130	376	425	263	295	92	129
h) Law charges	54	65	216	118	135	671	30	24
i) Postage, telegrams, telephones, etc.	288	310	1295	1297	510	353	606	648
j) Repairs and maintenance	205	255	1188	1474	552	645	280	361
k) Insurance	851	825	1806	1389	899	1043	270	350
l) Other expenditure	1094	1415	8446	8554	8066	9126	1863	1957
V. Provisions and contingencies	5389	5611	43211	50680	28442	14876	11135	12082
Total expenses	80660	89056	316278	372142	249623	268495	67056	81459
VI. Profit (loss)	1260	4726	25252	14740	(7354)	15083	10474	12513
Total (III+IV+V+VI)	81920	93783	341530	386882	242270	283578	77531	93972

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	1996	1997	1996	1997	1996	1997	1996	1997
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)

Income

I. Interest earned	81941	101444	150287	156316	159686	185943	102595	125054
a) Interest/discount on advances/bills	46764	57961	93841	93488	81674	99802	57451	70762
b) Income on investments	30879	40633	49775	57637	64661	69643	39373	49355
c) Interest on balances with RBI and other inter-bank funds	4278	2701	6671	5191	12128	14532	4978	3650
d) Others	20	149	-	-	1223	1965	793	1287
II. Other income	9855	11015	19143	21710	13700	19165	10081	10438
a) Commission, exchange, brokerage, etc.	5994	5899	7874	6847	10086	11183	6541	6634
b) Net profit (loss) on sale of investments	150	683	1100	1671	(1048)	1030	150	223
c) Net profit (loss) on revaluation of investments	-	-	(92)	417	(5)	-	-	78
d) Net profit (loss) on sale of land, building & other assets	12	7	23	20	259	103	7	4
e) Net profit (loss) on exchange transaction	1779	1800	7743	7300	1686	4615	2861	2853

f) Miscellaneous income	1920	2625	2494	5454	2721	2235	522	646
Total (I+II)	91796	112459	169430	178026	173386	205108	112676	135493
Expenditure & Provisions								
III. Interest expended	51920	64005	141061	144203	121351	143212	62574	80087
a) Interest on deposits	46407	57881	86138	105219	89043	123747	59012	78168
b) Interest on RBI/inter-bank borrowings	1974	1457	26248	11124	21728	5938	2446	734
c) Others	3539	4667	28674	27859	10580	13527	1117	1185
IV. Operating expenses	25327	29050	50738	47659	49840	48951	22488	25337
a) Payments to and provisions for employees	18567	21165	36288	35184	37417	36840	14185	15431
b) Rent, taxes and lighting	1638	1883	3317	3490	3403	3798	2542	3147
c) Printing and stationery	505	555	858	807	679	682	522	532
d) Advertisement and publicity	160	133	416	89	215	139	70	49
e) Depreciation on Bank's property	593	769	1494	1654	1257	1434	1045	1231
f) Directors' fees, allowances and expenses	12	16	13	11	16	20	11	17
g) Auditors' fees and expenses	118	171	250	269	224	208	109	128
h) Law charges	117	86	73	48	60	130	237	274
i) Postage, telegrams, telephones, etc.	312	372	426	384	1067	591	465	529
j) Repairs and maintenance	491	506	869	971	216	162	303	323
k) Insurance	1251	1282	777	799	1255	1019	360	672
l) Other expenditure	1564	2113	5957	3954	4031	3927	2640	3001
V. Provisions and contingencies	9380	12113	111272	25073	1875	2493	10335	12045
Total expenses	86627	105168	303071	216935	173066	194656	95397	117468
VI. Profit (loss)	5169	7291	(133640)	(38909)	320	10451	17279	18025
)					
Total (III+IV+V+VI)	91796	112459	169430	178026	173386	205108	112676	135493

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.