

**Table 49: Earnings and Expenses of Scheduled Commercial Banks -  
1996-97 (Part 4 of 26)  
OTHER SCHEDULED COMMERCIAL BANKS**

		(Amount in Rs. lakh)							
		For the year ended 31st March							
Items		Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank	
		1996	1997	1996	1997	1996	1997	1996	1997
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Income</b>									
<b>I.</b>	<b>Interest earned</b>	<b>18701</b>	<b>24777</b>	<b>2796</b>	<b>8067</b>	<b>29174</b>	<b>36507</b>	<b>2681</b>	<b>3213</b>
	a) Interest/discount on advances/bills	12366	16581	1157	4475	16464	21663	1020	1222
	b) Income on investments	5422	6306	675	3302	11307	12500	1144	1500
	c) Interest on balances with RBI and other inter-bank funds	691	1891	961	291	1245	1949	516	491
	d) Others	223	-	3	-	159	394	-	-
<b>II.</b>	<b>Other income</b>	<b>5156</b>	<b>5215</b>	<b>489</b>	<b>2313</b>	<b>4078</b>	<b>4278</b>	<b>302</b>	<b>300</b>
	a) Commission, exchange, brokerage, etc.	1452	2189	262	323	2148	2023	235	218
	b) Net profit (loss) on sale of investments	255	631	20	391	(1054)	(114)	1	-
	c) Net profit (loss) on revaluation of investments	-	-	-	41	(25)	31	6	7
	d) Net profit (loss) on sale of land, building & other assets	5	12	-	-	6	3	-	-
	e) Net profit (loss) on exchange transaction	885	118	134	726	590	550	-	-
	f) Miscellaneous income	2560	2265	73	833	2414	1786	66	75
	<b>Total (I+II)</b>	<b>23858</b>	<b>29993</b>	<b>3285</b>	<b>10381</b>	<b>33252</b>	<b>40786</b>	<b>2983</b>	<b>3513</b>
<b>Expenditure &amp; Provisions</b>									
<b>III.</b>	<b>Interest expended</b>	<b>13364</b>	<b>16927</b>	<b>690</b>	<b>5377</b>	<b>20145</b>	<b>26627</b>	<b>1691</b>	<b>2218</b>
	a) Interest on deposits	9980	13997	679	5321	18412	26232	1671	2211
	b) Interest on RBI/inter-bank borrowings	2905	2267	11	56	1732	240	20	7
	c) Others	479	663	-	-	1	156	-	-
<b>IV.</b>	<b>Operating expenses</b>	<b>6820</b>	<b>7965</b>	<b>959</b>	<b>2425</b>	<b>7346</b>	<b>8902</b>	<b>1206</b>	<b>1243</b>
	a) Payments to and provisions for employees	3830	3853	156	373	4774	5320	930	971
	b) Rent, taxes and lighting	347	440	153	329	388	560	74	81
	c) Printing and stationery	103	138	51	129	123	167	14	16
	d) Advertisement and publicity	173	96	78	163	105	96	1	3
	e) Depreciation on Bank's property	1400	2067	75	613	314	1306	17	16
	f) Directors' fees, allowances and expenses	2	2	14	21	11	14	1	1
	g) Auditors' fees and expenses	7	8	8	7	19	20	2	3
	h) Law charges	34	24	-	-	26	33	41	13
	i) Postage, telegrams, telephones, etc.	109	144	52	149	203	223	21	23
	j) Repairs and maintenance	76	100	16	56	34	77	4	3
	k) Insurance	63	77	18	38	13	183	14	17
	l) Other expenditure	676	1017	338	546	1336	902	89	96
<b>V.</b>	<b>Provisions and contingencies</b>	<b>2561</b>	<b>2524</b>	<b>300</b>	<b>335</b>	<b>1095</b>	<b>4466</b>	<b>499</b>	<b>27</b>
	<b>Total expenses</b>	<b>22745</b>	<b>27415</b>	<b>1949</b>	<b>8136</b>	<b>28586</b>	<b>39995</b>	<b>3396</b>	<b>3488</b>
<b>VI.</b>	<b>Profit (loss)</b>	<b>1113</b>	<b>2577</b>	<b>1336</b>	<b>2244</b>	<b>4666</b>	<b>791</b>	<b>(413)</b>	<b>25</b>
	<b>Total (III+IV+V+VI)</b>	<b>23858</b>	<b>29993</b>	<b>3285</b>	<b>10381</b>	<b>33252</b>	<b>40786</b>	<b>2983</b>	<b>3513</b>

		(Amount in Rs. lakh)							
		For the year ended 31st March							
Items		Benares State Bank		Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank	
		1996	1997	1996	1997	1996	1997	1996	1997
		(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)

**Income**

<b>I. Interest earned</b>	<b>4933</b>	<b>6287</b>	<b>8648</b>	<b>9353</b>	<b>16822</b>	<b>21634</b>	<b>4015</b>	<b>10420</b>
a) Interest/discount on advances/bills	1821	2727	5634	6666	11056	15458	2745	8120
b) Income on investments	2338	2938	2193	2236	5122	5626	587	1829
c) Interest on balances with RBI and other inter-bank funds	774	622	821	452	538	461	483	117
d) Others	-	-	-	-	106	89	200	354
<b>II. Other income</b>	<b>893</b>	<b>1374</b>	<b>1180</b>	<b>1036</b>	<b>2130</b>	<b>1978</b>	<b>418</b>	<b>975</b>
a) Commission, exchange, brokerage, etc.	261	217	526	486	559	643	204	462
b) Net profit (loss) on sale of investments	-	277	1	1	406	173	173	155
c) Net profit (loss) on revaluation of investments	-	-	-	-	(3)	-	(25)	-
d) Net profit (loss) on sale of land, building & other assets	1	-	1	4	2	8	-	-
e) Net profit (loss) on exchange transaction	20	126	602	506	354	165	64	-
f) Miscellaneous income	610	753	51	38	809	990	2	358
<b>Total (I+II)</b>	<b>5826</b>	<b>7661</b>	<b>9828</b>	<b>10389</b>	<b>18953</b>	<b>23612</b>	<b>4433</b>	<b>11395</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>3557</b>	<b>4726</b>	<b>5476</b>	<b>6380</b>	<b>12143</b>	<b>16493</b>	<b>2301</b>	<b>6816</b>
a) Interest on deposits	3390	4706	5239	6130	11239	15757	1920	5794
b) Interest on RBI/inter-bank borrowings	144	15	87	99	399	170	228	990
c) Others	23	6	150	150	505	566	153	32
<b>IV. Operating expenses</b>	<b>2088</b>	<b>2265</b>	<b>2371</b>	<b>2270</b>	<b>4834</b>	<b>5719</b>	<b>1092</b>	<b>1860</b>
a) Payments to and provisions for employees	1474	1528	1341	1159	3448	3590	123	238
b) Rent, taxes and lighting	94	170	343	399	371	481	255	409
c) Printing and stationery	33	31	28	43	112	154	30	49
d) Advertisement and publicity	18	14	67	81	67	55	30	56
e) Depreciation on Bank's property	83	95	111	110	185	735	183	375
f) Directors' fees, allowances and expenses	12	6	4	4	7	14	1	1
g) Auditors' fees and expenses	14	15	8	7	6	8	3	4
h) Law charges	49	19	4	8	5	7	1	1
i) Postage, telegrams, telephones, etc.	50	46	57	70	162	152	63	73
j) Repairs and maintenance	13	32	17	21	22	30	29	103
k) Insurance	83	50	33	34	63	80	8	20
l) Other expenditure	167	259	357	335	386	412	366	531
<b>V. Provisions and contingencies</b>	<b>1962</b>	<b>524</b>	<b>1031</b>	<b>708</b>	<b>1939</b>	<b>1000</b>	<b>(20)</b>	<b>1165</b>
<b>Total expenses</b>	<b>7607</b>	<b>7516</b>	<b>8878</b>	<b>9357</b>	<b>18915</b>	<b>23212</b>	<b>3373</b>	<b>9841</b>
<b>VI. Profit (loss)</b>	<b>(1782)</b>	<b>145</b>	<b>951</b>	<b>1032</b>	<b>37</b>	<b>400</b>	<b>1060</b>	<b>1554</b>
<b>Total (III+IV+V+VI)</b>	<b>5826</b>	<b>7661</b>	<b>9828</b>	<b>10389</b>	<b>18953</b>	<b>23612</b>	<b>4433</b>	<b>11395</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	City Union		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)

**Income**

<b>I. Interest earned</b>	<b>7508</b>	<b>9850</b>	<b>8845</b>	<b>12736</b>	<b>8427</b>	<b>12466</b>	<b>42314</b>	<b>58750</b>
a) Interest/discount on advances/bills	5461	7338	5572	8755	6008	8609	28544	38448
b) Income on investments	1734	2179	2451	3719	2144	3023	12176	15057
c) Interest on balances with RBI and other inter-bank funds	183	151	823	262	270	827	1475	4583
d) Others	130	182	-	-	5	6	119	661
<b>II. Other income</b>	<b>1403</b>	<b>1819</b>	<b>625</b>	<b>2470</b>	<b>702</b>	<b>1235</b>	<b>8425</b>	<b>7148</b>
a) Commission, exchange, brokerage, etc.	750	948	381	618	531	900	1840	2147
b) Net profit (loss) on sale of investments	35	2	-	653	8	136	(94)	638
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	(8)	269

d)	Net profit (loss) on sale of land, building & other assets	2	2	-	40	8	1	9	7
e)	Net profit (loss) on exchange transaction	286	389	-	65	-	-	1325	1285
f)	Miscellaneous income	330	479	244	1095	155	198	5352	2802
<b>Total (I+II)</b>		<b>8911</b>	<b>11669</b>	<b>9471</b>	<b>15206</b>	<b>9129</b>	<b>13700</b>	<b>50739</b>	<b>65898</b>
<b><u>Expenditure &amp; Provisions</u></b>									
<b>III.</b>	<b>Interest expended</b>	<b>5056</b>	<b>7243</b>	<b>4273</b>	<b>8058</b>	<b>5849</b>	<b>9620</b>	<b>31687</b>	<b>47208</b>
a)	Interest on deposits	4253	6680	4266	7956	5366	8905	28082	45584
b)	Interest on RBI/inter-bank borrowings	507	238	6	102	203	188	2584	352
c)	Others	296	325	-	-	279	527	1021	1273
<b>IV.</b>	<b>Operating expenses</b>	<b>1692</b>	<b>2060</b>	<b>2375</b>	<b>3989</b>	<b>2061</b>	<b>2433</b>	<b>10511</b>	<b>11277</b>
a)	Payments to and provisions for employees	1085	1223	1153	1828	1466	1485	6659	6740
b)	Rent, taxes and lighting	88	106	148	217	126	231	492	652
c)	Printing and stationery	58	74	76	118	65	70	152	182
d)	Advertisement and publicity	44	39	53	79	122	73	157	124
e)	Depreciation on Bank's property	116	224	415	1000	75	139	1612	1905
f)	Directors' fees, allowances and expenses	1	1	4	18	-	1	9	19
g)	Auditors' fees and expenses	2	3	7	9	2	3	33	56
h)	Law charges	-	-	44	60	1	60	13	16
i)	Postage, telegrams, telephones, etc.	69	80	32	62	52	68	151	166
j)	Repairs and maintenance	20	23	74	69	12	27	88	186
k)	Insurance	32	41	38	46	27	35	140	192
l)	Other expenditure	177	245	331	485	113	241	1004	1040
<b>V.</b>	<b>Provisions and contingencies</b>	<b>1209</b>	<b>1256</b>	<b>685</b>	<b>904</b>	<b>748</b>	<b>856</b>	<b>4023</b>	<b>2789</b>
<b>Total expenses</b>		<b>7957</b>	<b>10559</b>	<b>7333</b>	<b>12951</b>	<b>8657</b>	<b>12909</b>	<b>46221</b>	<b>61275</b>
<b>VI.</b>	<b>Profit (loss)</b>	<b>954</b>	<b>1111</b>	<b>2138</b>	<b>2255</b>	<b>472</b>	<b>791</b>	<b>4518</b>	<b>4623</b>
<b>Total (III+IV+V+VI)</b>		<b>8911</b>	<b>11669</b>	<b>9471</b>	<b>15206</b>	<b>9129</b>	<b>13700</b>	<b>50739</b>	<b>65898</b>

**Note** : Figures in bracket indicate loss.

- : Nil or negligible.

*Source* : Annual accounts of banks.