

Table 49: Earnings and Expenses of Scheduled Commercial Banks - 1996-97 (Part 5 of 26)
OTHER SCHEDULED COMMERCIAL BANKS

		(Amount in Rs. lakh)							
Items		For the year ended 31st March							
		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank		ICICI Bank	
		1996	1997	1996	1997	1996	1997	1996	1997
		(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income									
I.	Interest earned	585	850	17100	35683	11556	16174	11613	18268
	a) Interest/discount on advances/bills	452	638	13836	28519	4099	9209	7034	13406
	b) Income on investments	133	195	3000	6847	4290	6195	4004	4228
	c) Interest on balances with RBI and other inter-bank funds	-	-	179	199	3159	713	576	287
	d) Others	-	17	85	118	8	57	-	348
II.	Other income	73	67	5417	9014	1353	3159	1973	4262
	a) Commission, exchange, brokerage, etc.	28	27	4040	4542	730	2099	923	1485
	b) Net profit (loss) on sale of investments	-	(1)	206	938	145	454	508	1316
	c) Net profit (loss) on revaluation of investments	-	-	19	19	-	1	(422)	-
	d) Net profit (loss) on sale of land, building & other assets	-	-	-	-	-	-	-	(4)
	e) Net profit (loss) on exchange transaction	-	-	408	1682	440	604	796	860
	f) Miscellaneous income	45	41	764	1833	38	1	168	604
	Total (I+II)	658	918	22517	44697	12909	19333	13586	22530
Expenditure & Provisions									
III.	Interest expended	427	591	13595	28976	7084	8718	8492	11709
	a) Interest on deposits	372	542	9968	25126	5923	7111	5496	9717
	b) Interest on RBI/inter-bank borrowings	55	49	3589	3583	1161	1607	932	540
	c) Others	-	-	38	267	-	-	2063	1451
IV.	Operating expenses	153	216	2772	5335	2267	4218	2745	4049
	a) Payments to and provisions for employees	94	122	366	626	468	1019	449	617
	b) Rent, taxes and lighting	5	9	390	694	716	978	246	488
	c) Printing and stationery	6	8	142	122	140	266	53	120
	d) Advertisement and publicity	-	1	199	180	58	231	31	81
	e) Depreciation on Bank's property	13	21	637	1959	158	628	451	824
	f) Directors' fees, allowances and expenses	1	1	1	3	2	1	3	2
	g) Auditors' fees and expenses	-	-	6	15	8	8	7	7
	h) Law charges	1	2	152	41	3	5	3	37
	i) Postage, telegrams, telephones, etc.	6	7	138	266	167	333	60	126
	j) Repairs and maintenance	1	1	78	138	65	238	172	252
	k) Insurance	2	4	16	161	56	62	42	66
	l) Other expenditure	25	40	647	1130	426	449	1230	1428
V.	Provisions and contingencies	67	84	2114	4646	1027	2347	698	2760
	Total expenses	647	891	18481	38957	10377	15283	11934	18518
VI.	Profit (loss)	11	26	4036	5740	2532	4050	1652	4013
	Total (III+IV+V+VI)	658	918	22517	44697	12909	19333	13586	22530

		(Amount in Rs. lakh)							
Items		For the year ended 31st March							
		IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
		1996	1997	1996	1997	1996	1997	1996	1997
		(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income									

I.	Interest earned	4388	19122	40930	32168	39958	22376	33567
	a) Interest/discount on advances/bills	2875	14031	30191	15369	21557	15099	21990
	b) Income on investments	1151	4206	10069	13053	15647	6128	10003
	c) Interest on balances with RBI and other inter-bank funds	359	886	670	3747	2754	1149	1322
	d) Others	3	-	-	-	-	-	252
II.	Other income	605	3655	8187	2589	2974	3157	3661
	a) Commission, exchange, brokerage, etc.	397	1771	3149	1094	1136	1754	2099
	b) Net profit (loss) on sale of investments	147	(51)	1111	608	252	13	356
	c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-
	d) Net profit (loss) on sale of land, building & other assets	-	-	(13)	-	-	7	3
	e) Net profit (loss) on exchange transaction	36	627	1097	224	357	589	648
	f) Miscellaneous income	25	1308	2843	663	1228	794	553
	Total (I+II)	4993	22777	49117	34757	42932	25533	37227

Expenditure & Provisions

III.	Interest expended	1962	13420	31008	18120	25232	14596	21660
	a) Interest on deposits	1623	8145	23041	17355	25030	12938	20196
	b) Interest on RBI/inter-bank borrowings	333	1567	1078	193	47	746	294
	c) Others	5	3708	6889	573	154	912	1170
IV.	Operating expenses	2167	2750	5615	6878	7778	5523	7165
	a) Payments to and provisions for employees	335	223	424	4715	5427	4163	5092
	b) Rent, taxes and lighting	253	465	1039	421	485	317	440
	c) Printing and stationery	43	57	102	97	185	82	110
	d) Advertisement and publicity	185	119	125	53	51	15	26
	e) Depreciation on Bank's property	104	655	1339	231	303	186	407
	f) Directors' fees, allowances and expenses	1	3	9	3	3	5	7
	g) Auditors' fees and expenses	3	7	13	36	40	7	12
	h) Law charges	5	2	1	14	14	4	5
	i) Postage, telegrams, telephones, etc.	122	120	257	129	148	64	84
	j) Repairs and maintenance	42	35	94	22	37	39	63
	k) Insurance	20	55	124	162	167	92	120
	l) Other expenditure	1055	1010	2087	995	918	548	798
V.	Provisions and contingencies	497	2044	5163	7919	7422	2890	4331
	Total expenses	4626	18214	41785	32917	40432	23008	33156
VI.	Profit (loss)	367	4563	7332	1840	2500	2525	4071
	Total (III+IV+V+VI)	4993	22777	49117	34757	42932	25533	37227

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)

Income

I.	Interest earned	17349	22031	12101	14603	5063	8005	2275	3016
	a) Interest/discount on advances/bills	11979	15032	7192	9203	3801	6129	970	1131
	b) Income on investments	4949	6331	4387	4737	1116	1690	806	1191
	c) Interest on balances with RBI and other inter-bank funds	376	579	447	469	127	150	476	683
	d) Others	45	89	75	195	18	37	23	12
II.	Other income	3580	3296	2594	2754	495	1084	120	141
	a) Commission, exchange, brokerage, etc.	1839	2139	1961	1988	253	632	89	105
	b) Net profit (loss) on sale of investments	111	(285)	(200)	34	2	-	3	2
	c) Net profit (loss) on revaluation of investments	-	-	-	26	-	-	-	-
	d) Net profit (loss) on sale of land, building & other assets	5	4	5	3	1	2	1	-
	e) Net profit (loss) on exchange transaction	432	317	452	220	-	-	-	-

f) Miscellaneous income	1193	1120	377	484	239	450	27	34
Total (I+II)	20929	25327	14696	17357	5558	9089	2395	3158

Expenditure & Provisions

III. Interest expended	12233	14345	8391	10472	3320	6229	1331	1797
a) Interest on deposits	10028	13034	7283	9589	2976	5710	1322	1793
b) Interest on RBI/inter-bank borrowings	1996	795	682	137	4	9	1	1
c) Others	208	515	426	746	341	511	8	4
IV. Operating expenses	4368	5170	3922	4618	979	1261	855	922
a) Payments to and provisions for employees	2597	2823	2282	2553	582	611	647	657
b) Rent, taxes and lighting	184	232	357	243	72	119	62	77
c) Printing and stationery	100	110	74	78	19	20	7	17
d) Advertisement and publicity	144	199	70	64	37	45	3	4
e) Depreciation on Bank's property	734	1088	478	707	73	189	14	17
f) Directors' fees, allowances and expenses	6	9	1	1	2	3	1	2
g) Auditors' fees and expenses	5	6	3	6	1	2	2	3
h) Law charges	3	2	2	4	1	1	5	18
i) Postage, telegrams, telephones, etc.	179	213	125	133	24	35	12	16
j) Repairs and maintenance	44	78	8	27	5	13	5	6
k) Insurance	59	68	43	54	17	28	46	41
l) Other expenditure	313	342	478	748	146	197	51	67
V. Provisions and contingencies	1104	2207	1383	402	539	1042	146	365
Total expenses	17705	21721	13696	15491	4839	8532	2332	3084
VI. Profit (loss)	3224	3606	1000	1865	719	557	63	73
Total (III+IV+V+VI)	20929	25327	14696	17357	5558	9089	2395	3158

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.