

Table 49: Earnings and Expenses of Scheduled Commercial Banks - 1996-97 (Part 6 of 26)
OTHER SCHEDULED COMMERCIAL BANKS

		(Amount in Rs. lakh)							
		For the year ended 31st March							
Items	Nedungadi Bank		Punjab Co-operative Bank		Ratnakar Bank		Sangli Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	
		(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income									
I.	Interest earned	5628	7334	359		2253	2766	8999	9648
	a) Interest/discount on advances/bills	3640	5097	199		1408	1738	4804	5098
	b) Income on investments	1651	1925	108		724	910	2945	3713
	c) Interest on balances with RBI and other inter-bank funds	304	302	48		116	88	1248	747
	d) Others	33	9	4	Not Available	5	29	2	91
II.	Other income	829	1055	36		146	217	1042	1387
	a) Commission, exchange, brokerage, etc.	493	596	19	Not Available	114	130	548	643
	b) Net profit (loss) on sale of investments	5	-	-		2	14	(2)	258
	c) Net profit (loss) on revaluation of investments	-	-	-		-	-	-	-
	d) Net profit (loss) on sale of land, building & other assets	1	-	-		-	-	-	-
	e) Net profit (loss) on exchange transaction	133	177	-		-	-	296	226
	f) Miscellaneous income	197	281	17		29	74	199	260
	Total (I+II)	6456	8389	396		2399	2984	10040	11035
Expenditure & Provisions									
III.	Interest expended	3499	4961	238		1506	1817	5566	6545
	a) Interest on deposits	3316	4799	236		1365	1604	5182	6316
	b) Interest on RBI/inter-bank borrowings	3	2	3		138	127	313	171
	c) Others	181	160	-		3	86	71	57
IV.	Operating expenses	2387	2473	98		688	898	3491	3380
	a) Payments to and provisions for employees	1701	1733	64		517	641	2751	2592
	b) Rent, taxes and lighting	131	140	6		51	77	226	243
	c) Printing and stationery	34	42	5		16	17	38	43
	d) Advertisement and publicity	13	20	-		3	3	4	3
	e) Depreciation on Bank's property	221	200	1	Not Available	23	52	95	112
	f) Directors' fees, allowances and expenses	2	3	1		-	1	-	1
	g) Auditors' fees and expenses	4	5	-		1	2	7	5
	h) Law charges	2	3	2		1	2	4	3
	i) Postage, telegrams, telephones, etc.	25	21	2		16	21	37	38
	j) Repairs and maintenance	1	-	-		3	4	24	21
	k) Insurance	22	26	2		10	12	41	44
	l) Other expenditure	231	279	13		47	66	266	276
V.	Provisions and contingencies	374	532	89		83	80	660	606
	Total expenses	6260	7967	425		2277	2795	9717	10531
VI.	Profit (loss)	197	422	(30)		122	188	323	504
	Total (III+IV+V+VI)	6456	8389	396		2399	2984	10040	11035

		(Amount in Rs. lakh)							
		For the year ended 31st March							
Items	SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank		Times Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	
		(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)

Income

I.	Interest earned	4111	23641	27942	15026	17915	3705	14416
	a) Interest/discount on advances/bills	2527	13267	18491	10187	12285	2951	11436
	b) Income on investments	1112	8885	8599	3960	5094	492	2856
	c) Interest on balances with RBI and other inter-bank funds	347	1489	852	874	511	263	125
	d) Others	125	-	-	5	25	-	-
II.	Other income	466	2361	2212	3217	3706	466	1685
	a) Commission, exchange, brokerage, etc.	260	950	1264	1858	2128	331	1085
	b) Net profit (loss) on sale of investments	56	556	17	55	21	56	200
	c) Net profit (loss) on revaluation of investments	-	-	26	-	-	-	-
	d) Net profit (loss) on sale of land, building & other assets	1	1	10	12	9	-	-
	e) Net profit (loss) on exchange transaction	75	427	447	717	721	79	397
	f) Miscellaneous income	75	426	448	574	826	-	2
	Total (I+II)	4577	26002	30154	18243	21621	4171	16101

Expenditure & Provisions

III.	Interest expended	3552	15977	21542	8846	10775	2154	10491
	a) Interest on deposits	3103	14925	20085	7467	9803	1472	8091
	b) Interest on RBI/inter-bank borrowings	229	525	264	642	77	220	993
	c) Others	220	527	1193	737	895	462	1407
IV.	Operating expenses	559	6267	6424	3744	4417	1052	2700
	a) Payments to and provisions for employees	158	4679	4705	2084	2413	213	656
	b) Rent, taxes and lighting	78	376	527	288	321	115	418
	c) Printing and stationery	15	137	161	164	182	49	128
	d) Advertisement and publicity	3	159	44	55	153	88	224
	e) Depreciation on Bank's property	94	133	192	299	300	77	150
	f) Directors' fees, allowances and expenses	9	3	2	7	9	7	13
	g) Auditors' fees and expenses	1	10	11	9	11	2	6
	h) Law charges	47	1	4	18	42	5	5
	i) Postage, telegrams, telephones, etc.	9	178	165	196	223	28	101
	j) Repairs and maintenance	18	36	46	170	189	218	407
	k) Insurance	28	94	107	62	71	14	36
	l) Other expenditure	100	460	460	393	503	236	556
V.	Provisions and contingencies	(40)	3296	1410	3248	3010	205	1793
	Total expenses	4071	25540	29376	15838	18201	3410	14984
VI.	Profit (loss)	506	462	777	2405	3420	761	1116
	Total (III+IV+V+VI)	4577	26002	30154	18243	21621	4171	16101

(Amount in Rs. lakh)

		For the year ended 31st March					
		United Western Bank		UTI Bank		Vysya Bank	
		1996	1997	1996	1997	1996	1997
		(65)	(66)	(67)	(68)	(69)	(70)

Income

I.	Interest earned	18769	23204	12890	15765	56144	63966
	a) Interest/discount on advances/bills	11731	15147	8540	11561	35803	43127
	b) Income on investments	6152	7090	2963	3550	17551	19364
	c) Interest on balances with RBI and other inter-bank funds	515	788	1368	372	2375	1395
	d) Others	371	178	19	282	416	80
II.	Other income	3893	5713	1912	2410	11839	10090
	a) Commission, exchange, brokerage, etc.	1750	2240	1153	1272	5096	5216
	b) Net profit (loss) on sale of investments	242	884	(40)	401	1089	747
	c) Net profit (loss) on revaluation of investments	-	-	(393)	-	83	154
	d) Net profit (loss) on sale of land, building & other assets	-	(1)	-	(5)	-	1

e) Net profit (loss) on exchange transaction	578	750	393	195	1809	2112
f) Miscellaneous income	1322	1840	719	548	3845	1860
Total (I+II)	22663	28917	14803	18175	67983	74055

Expenditure & Provisions

III. Interest expended	12898	16720	10133	12207	44690	51384
a) Interest on deposits	10908	15781	8766	11227	37644	48089
b) Interest on RBI/inter-bank borrowings	1990	938	1189	579	5346	2094
c) Others	-	-	178	401	1700	1200
IV. Operating expenses	5396	6351	1834	2641	10096	11500
a) Payments to and provisions for employees	3598	4103	413	514	6242	6817
b) Rent, taxes and lighting	320	368	475	536	923	1379
c) Printing and stationery	88	45	32	35	232	296
d) Advertisement and publicity	31	38	20	89	269	230
e) Depreciation on Bank's property	608	889	364	627	693	710
f) Directors' fees, allowances and expenses	3	4	1	1	4	30
g) Auditors' fees and expenses	18	22	5	6	19	23
h) Law charges	22	18	38	14	14	14
i) Postage, telegrams, telephones, etc.	102	111	75	123	211	273
j) Repairs and maintenance	56	73	51	98	248	323
k) Insurance	131	192	48	58	239	221
l) Other expenditure	420	488	312	541	1002	1184
V. Provisions and contingencies	2962	3688	1690	1804	2625	4660
Total expenses	21257	26759	13684	16653	57411	67544
VI. Profit (loss)	1406	2158	1119	1522	10571	6512
Total (III+IV+V+VI)	22663	28917	14803	18175	67983	74055

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.