

investments								
d) Net profit (loss) on sale of land, building & other assets	22	(14)	(2)	(50)	-	-	(1)	-
e) Net profit (loss) on exchange transaction	5509	6060	6798	5093	124	165	(744)	(750)
f) Miscellaneous income	191	187	188	388	-	-	53	58
Total (I+II)	87673	111457	66596	73764	2172	5658	4949	5435

Expenditure & Provisions

III. Interest expended	48854	61818	30226	38494	1734	2241	3035	3294
a) Interest on deposits	34077	48982	26214	37793	292	698	2270	2554
b) Interest on RBI/inter-bank borrowings	14257	11688	3722	646	1176	1450	765	740
c) Others	521	1147	289	55	265	93	-	-
IV. Operating expenses	21588	29827	14208	16302	867	1354	629	1097
a) Payments to and provisions for employees	11051	17739	5315	5628	313	508	178	285
b) Rent, taxes and lighting	1748	1884	542	949	40	66	136	236
c) Printing and stationery	604	655	428	461	12	19	40	23
d) Advertisement and publicity	626	1513	463	785	22	15	2	210
e) Depreciation on Bank's property	1333	1570	2078	2242	119	141	32	47
f) Directors' fees, allowances and expenses	49	51	8	11	-	2	-	1
g) Auditors' fees and expenses	30	24	11	12	5	4	2	2
h) Law charges	369	234	25	21	-	-	3	6
i) Postage, telegrams, telephones, etc.	1222	991	717	959	63	88	8	20
j) Repairs and maintenance	1105	1244	708	708	23	43	40	13
k) Insurance	342	159	309	211	4	7	29	21
l) Other expenditure	3110	3763	3605	4315	267	461	158	232
V. Provisions and contingencies	11319	10375	13097	10119	30	635	511	842
Total expenses	81761	102020	57530	64916	2632	4229	4175	5234
VI. Profit (loss)	5911	9437	9065	8848	(460)	(846)	774	202
Total (III+IV+V+VI)	87673	111457	66596	73764	2172	5658	4949	5435

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.