

**Table 49: Earnings and Expenses of Scheduled Commercial Banks - 1996-97 (Part 9 of 26)**  
**FOREIGN BANKS**

		(Amount in Rs. lakh)							
Items	For the year ended 31st March								
	Oman International Bank		Sakura Bank		Sanwa Bank		Societe Generale		
	1996	1997	1996	1997	1996	1997	1996	1997	
		(47)	(48)	(49)	(50)	(51)	(52)	(53)	(54)
<b>Income</b>									
<b>I.</b>	<b>Interest earned</b>	<b>3792</b>	<b>5034</b>	<b>6698</b>	<b>10214</b>	<b>3335</b>	<b>4185</b>	<b>13319</b>	<b>15297</b>
	a) Interest/discount on advances/bills	2789	3567	5007	8286	2726	3511	7609	10960
	b) Income on investments	752	1044	1373	1668	606	671	4345	3453
	c) Interest on balances with RBI and other inter-bank funds	249	374	310	260	4	2	1338	818
	d) Others	2	49	8	1	-	-	27	66
<b>II.</b>	<b>Other income</b>	<b>664</b>	<b>656</b>	<b>15</b>	<b>(878)</b>	<b>(489)</b>	<b>(686)</b>	<b>606</b>	<b>1265</b>
	a) Commission, exchange, brokerage, etc.	260	298	315	349	208	213	385	440
	b) Net profit (loss) on sale of investments	5	(120)	-	-	-	76	(6)	(108)
	c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
	d) Net profit (loss) on sale of land, building & other assets	-	4	-	(3)	-	-	(16)	(4)
	e) Net profit (loss) on exchange transaction	399	439	(299)	(1228)	(728)	(1053)	206	911
	f) Miscellaneous income	-	36	-	3	31	78	38	26
	<b>Total (I+II)</b>	<b>4456</b>	<b>5690</b>	<b>6713</b>	<b>9337</b>	<b>2846</b>	<b>3498</b>	<b>13924</b>	<b>16563</b>
<b>Expenditure &amp; Provisions</b>									
<b>III.</b>	<b>Interest expended</b>	<b>2393</b>	<b>3237</b>	<b>2857</b>	<b>3695</b>	<b>2261</b>	<b>1813</b>	<b>11028</b>	<b>11782</b>
	a) Interest on deposits	1788	3079	1411	809	627	994	7243	8747
	b) Interest on RBI/inter-bank borrowings	570	104	1446	2884	1004	358	3783	3035
	c) Others	35	55	-	1	630	461	2	-
<b>IV.</b>	<b>Operating expenses</b>	<b>684</b>	<b>747</b>	<b>366</b>	<b>728</b>	<b>387</b>	<b>481</b>	<b>1238</b>	<b>1431</b>
	a) Payments to and provisions for employees	104	159	143	238	76	96	298	421
	b) Rent, taxes and lighting	232	194	65	166	77	117	278	83
	c) Printing and stationery	18	15	10	20	7	15	20	18
	d) Advertisement and publicity	27	30	-	2	1	-	8	8
	e) Depreciation on Bank's property	62	73	66	151	29	60	142	360
	f) Directors' fees, allowances and expenses	3	4	-	-	-	-	1	1
	g) Auditors' fees and expenses	3	2	2	2	2	3	1	1
	h) Law charges	8	6	-	-	5	3	3	4
	i) Postage, telegrams, telephones, etc.	48	41	6	23	48	45	101	122
	j) Repairs and maintenance	4	18	9	12	30	23	50	58
	k) Insurance	15	17	17	8	5	7	37	36
	l) Other expenditure	161	187	47	105	108	113	299	319
<b>V.</b>	<b>Provisions and contingencies</b>	<b>978</b>	<b>900</b>	<b>1859</b>	<b>2425</b>	<b>151</b>	<b>725</b>	<b>1014</b>	<b>1900</b>
	<b>Total expenses</b>	<b>4055</b>	<b>4884</b>	<b>5078</b>	<b>6847</b>	<b>2799</b>	<b>3018</b>	<b>13279</b>	<b>15113</b>
<b>VI.</b>	<b>Profit (loss)</b>	<b>401</b>	<b>806</b>	<b>1636</b>	<b>2490</b>	<b>47</b>	<b>480</b>	<b>645</b>	<b>1449</b>
	<b>Total (III+IV+V+VI)</b>	<b>4456</b>	<b>5690</b>	<b>6713</b>	<b>9337</b>	<b>2846</b>	<b>3498</b>	<b>13924</b>	<b>16563</b>

		(Amount in Rs. lakh)							
Items	For the year ended 31st March								
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		The Fuji Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	
		(55)	(56)	(57)	(58)	(59)	(60)	(61)	(62)
<b>Income</b>									

<b>I.</b>	<b>Interest earned</b>	<b>282</b>	<b>73</b>	<b>47578</b>	<b>54861</b>	<b>914</b>	<b>810</b>	<b>357</b>
	a) Interest/discount on advances/bills	39	29	23640	38716	631	581	214
	b) Income on investments	94	30	21673	13462	81	96	12
	c) Interest on balances with RBI and other inter-bank funds	141	13	1834	1016	202	133	131
	d) Others	8	1	431	1666	-	-	-
<b>II.</b>	<b>Other income</b>	<b>265</b>	<b>393</b>	<b>8962</b>	<b>14421</b>	<b>96</b>	<b>125</b>	<b>20</b>
	a) Commission, exchange, brokerage, etc.	264	371	6591	7810	53	33	17
	b) Net profit (loss) on sale of investments	-	-	(2325)	1452	-	-	-
	c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-
	d) Net profit (loss) on sale of land, building & other assets	-	-	591	(32)	-	-	-
	e) Net profit (loss) on exchange transaction	-	-	3989	4898	42	90	4
	f) Miscellaneous income	1	22	116	293	1	2	-
	<b>Total (I+II)</b>	<b>547</b>	<b>467</b>	<b>56541</b>	<b>69282</b>	<b>1010</b>	<b>935</b>	<b>377</b>

#### **Expenditure & Provisions**

<b>III.</b>	<b>Interest expended</b>	<b>28</b>	<b>34</b>	<b>24353</b>	<b>35298</b>	<b>93</b>	<b>110</b>	<b>23</b>
	a) Interest on deposits	18	23	21736	33516	76	96	11
	b) Interest on RBI/inter-bank borrowings	3	5	2613	1781	17	12	11
	c) Others	7	5	4	1	1	3	-
<b>IV.</b>	<b>Operating expenses</b>	<b>124</b>	<b>143</b>	<b>21581</b>	<b>24567</b>	<b>214</b>	<b>192</b>	<b>864</b>
	a) Payments to and provisions for employees	61	66	10833	10178	59	54	84
	b) Rent, taxes and lighting	32	31	936	817	43	45	408
	c) Printing and stationery	2	3	788	1096	2	2	7
	d) Advertisement and publicity	-	1	2209	1503	12	3	2
	e) Depreciation on Bank's property	1	1	684	798	46	52	70
	f) Directors' fees, allowances and expenses	-	-	2	4	-	-	-
	g) Auditors' fees and expenses	-	-	15	16	1	1	2
	h) Law charges	-	1	669	652	-	1	13
	i) Postage, telegrams, telephones, etc.	4	9	1042	2072	6	10	24
	j) Repairs and maintenance	1	1	789	1538	1	4	12
	k) Insurance	1	1	334	366	2	1	2
	l) Other expenditure	22	30	3282	5526	42	19	239
<b>V.</b>	<b>Provisions and contingencies</b>	<b>218</b>	<b>159</b>	<b>397</b>	<b>5094</b>	<b>269</b>	<b>300</b>	<b>6</b>
	<b>Total expenses</b>	<b>370</b>	<b>336</b>	<b>46332</b>	<b>64960</b>	<b>576</b>	<b>603</b>	<b>893</b>
<b>VI.</b>	<b>Profit (loss)</b>	<b>177</b>	<b>130</b>	<b>10209</b>	<b>4322</b>	<b>434</b>	<b>332</b>	<b>(516)</b>
	<b>Total (III+IV+V+VI)</b>	<b>547</b>	<b>467</b>	<b>56541</b>	<b>69282</b>	<b>1010</b>	<b>935</b>	<b>377</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March	
	The Siam Commercial Bank	
	1996	1997
	(63)	(64)

#### **Income**

<b>I.</b>	<b>Interest Earned</b>	<b>148</b>	<b>1338</b>
	a) Interest/discount on advances/bills	17	1162
	b) Income on Investments	36	33
	c) Interest on balances with RBI and other inter-bank funds	96	143
	d) Others	-	-
<b>II.</b>	<b>Other income</b>	<b>5</b>	<b>165</b>
	a) Commission, exchange and brokerage	6	138
	b) Net Profit (loss) on sale of investments	-	14
	c) Net Profit (loss) on revaluation of investments	-	-
	d) Net Profit (loss) on sale of land, building & other assets	-	-
	e) Net Profit (loss) on exchange transaction	(1)	-
	f) Miscellaneous income	-	14
	<b>Total (I+II)</b>	<b>153</b>	<b>1503</b>

**Expenditure & Provisions**

<b>III.</b>	<b>Interest expended</b>	<b>7</b>	<b>396</b>
	a) Interest on deposits	7	396
	b) Interest on RBI/inter-bank borrowings	-	-
	c) Others	-	-
<b>IV.</b>	<b>Operating expenses</b>	<b>122</b>	<b>280</b>
	a) Payments to and provisions for employees	13	46
	b) Rent, taxes and lighting	42	96
	c) Printing and stationery	2	2
	d) Advertisement and publicity	-	-
	e) Depreciation on Bank's property	10	34
	f) Directors' fees, allowances and expenses	-	-
	g) Auditors' fees and expenses	5	2
	h) Law charges	6	3
	i) Postage, telegrams, telephones, etc.	4	6
	j) Repairs and maintenance	2	6
	k) Insurance	1	3
	l) Other expenditure	38	82
<b>V.</b>	<b>Provisions and contingencies</b>	<b>15</b>	<b>419</b>
	<b>Total expenses</b>	<b>144</b>	<b>1095</b>
<b>VI.</b>	<b>Profit (loss)</b>	<b>9</b>	<b>408</b>
<b>Total (III+IV+V+VI)</b>		<b>153</b>	<b>1503</b>

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

- : Nil or negligible.

*Source* : Annual accounts of banks.