

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Centurion Bank of Punjab #		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	34609	80320	29067	32639	30322	27714	19216	20989
a) Interest/discount on advances/bills	26815	57948	18552	24447	18578	17609	12343	14455
b) Income on Investments	5412	17990	10067	7675	9364	8703	6289	5375
c) Interest on balances with RBI and other inter-Bnaks Funds	1070	3954	448	517	2380	1387	584	727
d) Others	1312	428	—	—	—	15	—	432
II. Other Income	7220	31137	3344	4436	9128	8028	1471	2705
a) Commission, exchange and brokerage	5827	19731	1492	1388	3686	3949	936	943
b) Net Profit (loss) on sale of investments	68	330	- 655	804	1555	1389	- 694	-90
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	- 156	161	2	7	- 11	- 7	32	—
e) Net profit (loss) on exchange transactions	—	—	419	382	1009	1059	205	230
f) Miscellaneous income	1481	10915	2086	1855	2889	1638	992	1622
Total (I+II)	41829	111457	32411	37075	39450	35742	20687	23694
Expenditure & Provisions								
III. Interest expended	16821	40443	17983	18661	23352	20196	11906	12689
a) Interest on deposits	14613	37581	17920	18426	20529	17682	11404	12079
b) Interest on RBI/inter-bank borrowings	408	1389	57	122	1886	2150	14	40
c) Others	1800	1473	6	113	937	364	488	570
IV. Operating Expenses	21918	49966	6261	7500	16511	17513	6936	8181
a) Payments to and provisions for employees	4270	13927	3094	3633	5434	5170	3942	4182
b) Rent, taxes and lighting	1927	5055	477	815	2065	2189	808	1003
c) Printing and stationery	594	1613	114	154	335	262	113	125
d) Advertisement and publicity	772	1290	197	108	311	67	95	77
e) Depreciation on bank's property	2973	5148	307	425	1269	787	609	715
f) Directors' fees, allowances and expenses	8	44	15	18	118	88	27	24
g) Auditors' fees and expenses	17	38	13	16	41	27	23	27
h) Law charges	130	233	10	4	173	92	77	90
i) Postage, telegrams, telephones, etc.	721	2187	134	325	406	400	205	274
j) Repairs and maintenance	1388	3024	82	110	280	320	58	200
k) Insurance	308	940	266	370	285	343	169	231
l) Other expenditure	8810	16467	1552	1522	5794	7768	810	1233
V. Provisions and contingencies	579	12268	3535	5278	15879	6560	4005	1873
Total expenses @	38739	90409	24244	26161	39863	37709	18842	20870
VI. Profit (loss) during the year	2511	8780	4632	5636	- 16292	- 8527	- 2160	951
Total (III+IV+V+VI)	41829	111457	32411	37075	39450	35742	20687	23694

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Federal Bank		Ganesh Bank of Kurundwad #		HDFC Bank		ICICI Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	119103	143653	1814		309349	447534	940990	1378450
a) Interest/discount on advances/bills	77276	91600	1170		166370	270020	675283	968496
b) Income on Investments	37898	45817	556		131149	163166	222944	369276
c) Interest on balances with RBI and other inter-Bnaks Funds	2772	3594	17		11809	14255	23201	33546
d) Others	1157	2642	71		21	93	19562	7132
II. Other Income	21198	21695	- 70		65134	112398	341615	498313
a) Commission, exchange and brokerage	6566	6993	54		60496	104505	192100	300195
b) Net Profit (loss) on sale of investments	6462	3308	—		- 7974	3754	54614	74975
c) Net Profit (loss) on revaluation of investments	- 976	- 1615	- 164		1398	- 8966	- 9	- 5348
d) Net Profit (loss) on sale of land and other Assets	8	244	- 1		21	27	- 208	712
e) Net profit (loss) on exchange transactions	2766	2017	—		9117	9940	31464	47308
f) Miscellaneous income	6372	10748	41		2076	3138	63654	80471
Total (I+II)	140301	165348	1744		374483	559932	1282605	1876763
Expenditure & Provisions								
III. Interest expended	68874	83673	1495		131556	192950	657089	959745
a) Interest on deposits	65680	79740	1494		110764	155943	325207	583668
b) Interest on RBI/inter-bank borrowings	122	342	1		16616	31501	25277	92542
c) Others	3072	3591	—		4176	5506	306605	283535
IV. Operating Expenses	31386	36457	520		108540	169109	329914	447951
a) Payments to and provisions for employees	18578	22836	311		27667	48682	73741	108229
b) Rent, taxes and lighting	3195	3225	26		11977	16831	18533	23480
c) Printing and stationery	425	433	4		4637	6876	8766	11104
d) Advertisement and publicity	372	281	1		5495	8085	11626	18555
e) Depreciation on bank's property	2744	2574	77		14407	17859	59036	62379
f) Directors' fees, allowances and expenses	29	46	1		15	19	39	32
g) Auditors' fees and expenses	286	287	1		72	59	176	185
h) Law charges	281	381	23		244	243	971	1124
i) Postage, telegrams, telephones, etc.	431	723	12		10155	15029	17363	21576
j) Repairs and maintenance	877	824	7		7276	9051	21595	25807
k) Insurance	1075	1581	18		3321	5182	5972	10803
l) Other expenditure	3093	3266	39		23274	41193	112096	164677
V. Provisions and contingencies	31031	22697	325		67831	110795	95080	215060
Total expenses @	100260	120130	2015		240096	362059	987003	1407696
VI. Profit (loss) during the year	9010	22521	- 596		66556	87078	200522	254007
Total (III+IV+V+VI)	140301	165348	1744		374483	559932	1282605	1876763

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	113440	118828	99057	122243	154923	170625	83993	101804
a) Interest/discount on advances/bills	81136	85530	64678	82451	87553	110237	45920	61470
b) Income on Investments	30636	31100	26525	30271	64545	56107	35682	37225
c) Interest on balances with RBI and other inter-Bnaks Funds	1189	1418	1924	2649	2825	4281	2010	3106
d) Others	479	780	5930	6872	—	—	381	3
II. Other Income	25074	22609	12268	19032	9614	13318	22115	16680
a) Commission, exchange and brokerage	3153	4051	11531	12581	4940	7193	6051	6279
b) Net Profit (loss) on sale of investments	5795	1326	-4820	1986	30	569	13787	7788
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	- 633	- 434	92	305	—	—	- 30	- 14
e) Net profit (loss) on exchange transactions	1431	1054	2420	706	662	739	1455	1465
f) Miscellaneous income	15328	16612	3045	3454	3982	4817	852	1162
Total (I+II)	138514	141437	111325	141275	164537	183943	106108	118484
Expenditure & Provisions								
III. Interest expended	71890	87319	63382	74124	95299	104252	52305	65206
a) Interest on deposits	57024	77778	51623	61703	92917	102648	51479	63834
b) Interest on RBI/inter-bank borrowings	11100	4990	2066	3286	1360	582	243	297
c) Others	3766	4551	9693	9135	1022	1022	583	1075
IV. Operating Expenses	26503	31662	38010	51879	32280	34526	19732	20450
a) Payments to and provisions for employees	6016	8479	17611	23419	17882	19240	12516	11614
b) Rent, taxes and lighting	2488	2853	2836	3501	2205	2276	1427	1852
c) Printing and stationery	755	999	780	1049	406	389	213	269
d) Advertisement and publicity	581	815	583	536	453	306	143	316
e) Depreciation on bank's property	4487	3599	3674	3720	4342	3892	1793	1780
f) Directors' fees, allowances and expenses	48	42	41	84	26	17	19	27
g) Auditors' fees and expenses	67	84	127	96	288	299	45	53
h) Law charges	913	1072	112	199	70	59	96	99
i) Postage, telegrams, telephones, etc.	1903	2061	1347	1794	432	414	177	100
j) Repairs and maintenance	1885	1997	1963	3552	326	474	627	793
k) Insurance	921	1271	1205	1886	1180	1533	770	1265
l) Other expenditure	6439	8390	7731	12043	4670	5627	1906	2282
V. Provisions and contingencies	19109	18775	13751	14365	25451	27480	19356	15226
Total expenses @	98393	118981	101392	126003	127579	138778	72037	85656
VI. Profit (loss) during the year	21012	3681	-3818	907	11507	17685	14715	17602
Total (III+IV+V+VI)	138514	141437	111325	141275	164537	183943	106108	118484

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Karur Vysya Bank		Kotak Mahindra Bank		Lakshmi Vilas Bank		Lord Krishna Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	59076	65085	42031	69402	29820	32206	19507	18430
a) Interest/discount on advances/bills	38574	45316	31987	53905	18685	21667	11773	11683
b) Income on Investments	18988	18694	9095	14355	10755	9534	7160	5958
c) Interest on balances with RBI and other inter-Bnaks Funds	1514	1068	880	1053	326	1003	413	734
d) Others	—	7	69	89	54	2	161	55
II. Other Income	11315	14311	13242	24293	3834	4606	115	2666
a) Commission, exchange and brokerage	5883	7712	3609	15893	2883	3119	994	816
b) Net Profit (loss) on sale of investments	2756	4888	1448	1607	- 747	- 1070	- 2753	61
c) Net Profit (loss) on revaluation of investments	—	—	- 35	- 2017	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	4	- 9	59	28	3	- 7	- 9	- 1
e) Net profit (loss) on exchange transactions	1030	933	108	2853	506	456	434	496
f) Miscellaneous income	1642	787	8053	5929	1189	2108	1449	1294
Total (I+II)	70391	79396	55273	93695	33654	36812	19622	21096
Expenditure & Provisions								
III. Interest expended	33407	36796	19482	33908	19154	21657	13834	12964
a) Interest on deposits	32294	35635	16172	27432	18035	20682	13114	12122
b) Interest on RBI/inter-bank borrowings	779	652	1901	4811	183	51	56	178
c) Others	334	509	1409	1665	936	924	664	664
IV. Operating Expenses	17062	19736	22449	38731	9028	11163	5893	6917
a) Payments to and provisions for employees	7636	8736	8586	17139	4717	5970	2468	3166
b) Rent, taxes and lighting	1094	1340	1753	2668	734	773	1189	1241
c) Printing and stationery	225	218	482	883	123	150	103	81
d) Advertisement and publicity	834	431	1170	1116	80	72	159	148
e) Depreciation on bank's property	1951	2280	2346	2960	608	634	281	530
f) Directors' fees, allowances and expenses	33	38	7	8	17	20	7	7
g) Auditors' fees and expenses	29	38	43	78	17	17	39	18
h) Law charges	69	38	126	306	67	34	43	29
i) Postage, telegrams, telephones, etc.	904	638	970	1741	265	285	190	124
j) Repairs and maintenance	283	289	814	1102	41	48	115	140
k) Insurance	520	693	432	632	280	359	188	219
l) Other expenditure	3484	4997	5720	10098	2079	2801	1111	1214
V. Provisions and contingencies	9389	9329	4852	9233	5137	1745	2336	847
Total expenses @	50469	56532	41931	72639	28182	32820	19727	19881
VI. Profit (loss) during the year	10533	13535	8490	11823	335	2247	- 2441	368
Total (III+IV+V+VI)	70391	79396	55273	93695	33654	36812	19622	21096

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Nainital Bank		Ratnakar Bank		Sangli Bank		SBI Comm.& Int. Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	7355	9208	6555	7024	13704	13105	2584	3621
a) Interest/discount on advances/bills	3227	4834	3948	4648	4520	5910	879	1702
b) Income on Investments	3388	3534	2399	2184	7148	5420	824	802
c) Interest on balances with RBI and other inter-Bnaks Funds	736	834	147	175	1068	1415	880	439
d) Others	4	6	61	17	968	360	1	678
II. Other Income	942	1274	501	636	883	711	927	1045
a) Commission, exchange and brokerage	204	244	240	211	463	451	165	109
b) Net Profit (loss) on sale of investments	527	658	82	218	148	18	- 61	- 63
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	—	—	12	6	-1	—	3	—
e) Net profit (loss) on exchange transactions	—	—	—	—	71	47	52	75
f) Miscellaneous income	211	372	167	201	202	195	768	924
Total (I+II)	8297	10482	7056	7660	14587	13816	3511	4666
Expenditure & Provisions								
III. Interest expended	3648	4027	3875	4021	8634	8103	1653	1899
a) Interest on deposits	3647	4013	3862	3979	8591	8079	1616	1541
b) Interest on RBI/inter-bank borrowings	1	14	13	5	32	23	22	349
c) Others	—	—	—	37	11	1	15	9
IV. Operating Expenses	2538	3665	2223	2341	5352	5921	766	765
a) Payments to and provisions for employees	1767	2744	1323	1452	4106	4520	309	307
b) Rent, taxes and lighting	194	226	293	302	376	392	110	116
c) Printing and stationery	36	53	36	35	40	27	9	7
d) Advertisement and publicity	8	17	5	8	8	7	4	4
e) Depreciation on bank's property	146	168	264	227	174	185	104	96
f) Directors' fees, allowances and expenses	4	3	6	6	2	2	6	10
g) Auditors' fees and expenses	13	10	5	6	16	17	3	3
h) Law charges	7	11	32	24	57	38	32	23
i) Postage, telegrams, telephones, etc.	45	47	41	33	66	64	9	12
j) Repairs and maintenance	21	21	28	39	120	163	25	29
k) Insurance	60	92	58	80	129	164	47	45
l) Other expenditure	237	273	132	129	258	342	108	113
V. Provisions and contingencies	977	1573	1900	1239	3731	2718	2094	1426
Total expenses @	6186	7692	6098	6362	13986	14024	2419	2664
VI. Profit (loss) during the year	1134	1217	- 942	59	-3130	-2926	- 1002	576
Total (III+IV+V+VI)	8297	10482	7056	7660	14587	13816	3511	4666

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank		UTI Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	70900	76133	51270	54832	48662	48627	192415	288879
a) Interest/discount on advances/bills	43756	54926	24787	28904	30318	30815	97877	152804
b) Income on Investments	25762	18714	24334	23034	16858	16528	86760	128568
c) Interest on balances with RBI and other inter-Bnaks Funds	1382	2493	685	1294	848	844	3204	4164
d) Others	—	—	1464	1600	638	440	4574	3343
II. Other Income	10238	7227	6795	8262	6578	5619	41582	72964
a) Commission, exchange and brokerage	2145	2247	3035	3050	2818	2979	33052	48891
b) Net Profit (loss) on sale of investments	3708	1491	717	1691	190	- 851	- 1134	12981
c) Net Profit (loss) on revaluation of investments	- 578	- 1823	—	—	—	—	—	—
d) Net Profit (loss) on sale of land and other Assets	13	52	2	27	- 6	- 12	- 239	- 170
e) Net profit (loss) on exchange transactions	1074	993	860	905	1036	1001	4873	8689
f) Miscellaneous income	3876	4267	2181	2589	2540	2502	5030	2573
Total (I+II)	81138	83360	58065	63094	55240	54246	233997	361843
Expenditure & Provisions								
III. Interest expended	45207	45114	28157	30232	34009	32130	119298	181056
a) Interest on deposits	43616	43402	26467	28714	32220	30721	106957	155170
b) Interest on RBI/inter-bank borrowings	79	52	64	68	302	266	1257	6034
c) Others	1512	1660	1626	1450	1487	1143	11084	19852
IV. Operating Expenses	18708	22605	12489	12968	14023	18053	58136	81405
a) Payments to and provisions for employees	11852	13937	7302	7480	7590	10830	17685	24020
b) Rent, taxes and lighting	1524	1868	987	1062	1116	1356	8690	11367
c) Printing and stationery	521	405	225	279	211	225	1917	2824
d) Advertisement and publicity	218	227	170	215	126	112	1147	1705
e) Depreciation on bank's property	1241	1223	1087	967	1453	1044	8158	9219
f) Directors' fees, allowances and expenses	20	37	31	29	25	29	54	50
g) Auditors' fees and expenses	50	98	30	31	70	72	40	42
h) Law charges	116	85	25	27	130	92	232	603
i) Postage, telegrams, telephones, etc.	549	593	350	478	277	194	3058	4262
j) Repairs and maintenance	387	507	424	475	408	632	7414	9501
k) Insurance	651	822	349	475	454	582	2196	3456
l) Other expenditure	1579	2803	1509	1450	2163	2885	7545	14356
V. Provisions and contingencies	16353	10548	9186	9772	17072	14710	23104	50873
Total expenses @	63915	67719	40646	43200	48032	50183	177434	262461
VI. Profit (loss) during the year	870	5093	8233	10122	- 9864	- 10647	33459	48509
Total (III+IV+V+VI)	81138	83360	58065	63094	55240	54246	233997	361843

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2004-05 AND 2005-06 (Concl.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2005	2006
	(57)	(58)
Income		
I. Interest Earned	2997	19018
a) Interest/discount on advances/bills	2311	13612
b) Income on Investments	624	4753
c) Interest on balances with RBI and other inter-Bnaks Funds	52	452
d) Others	10	201
II. Other Income	1817	9975
a) Commission, exchange and brokerage	780	4193
b) Net Profit (loss) on sale of investments	260	402
c) Net Profit (loss) on revaluation of investments	- 1	- 4
d) Net Profit (loss) on sale of land and other Assets	- 2	- 3
e) Net profit (loss) on exchange transactions	702	4773
f) Miscellaneous income	78	614
Total (I+II)	4814	28993
Expenditure & Provisions		
III. Interest expended	1185	10472
a) Interest on deposits	890	8508
b) Interest on RBI/inter-bank borrowings	295	1889
c) Others	—	75
IV. Operating Expenses	3997	8612
a) Payments to and provisions for employees	2127	5012
b) Rent, taxes and lighting	274	772
c) Printing and stationery	45	89
d) Advertisement and publicity	248	177
e) Depreciation on bank's property	125	566
f) Directors' fees, allowances and expenses	10	10
g) Auditors' fees and expenses	11	23
h) Law charges	102	39
i) Postage, telegrams, telephones, etc.	49	122
j) Repairs and maintenance	43	62
k) Insurance	18	29
l) Other expenditure	945	1711
V. Provisions and contingencies	11	4376
Total expenses @	5182	19084
VI. Profit (loss) during the year	- 379	5533
Total (III+IV+V+VI)	4814	28993

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.