

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Axis Bank #		Bank of Rajasthan		Bharat Overseas Bank #		Catholic Syrian Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	288879	456041	54027	75793	25214		36529	41605
a) Interest/discount on advances/bills	152804	270286	24068	44407	15085		24066	29095
b) Income on Investments	128568	173147	19576	21806	8163		10362	10080
c) Interest on balances with RBI and other inter-Bank Funds	4164	7730	9520	9030	1810		2056	2422
d) Others	3343	4878	863	550	156		45	8
II. Other Income	72964	101011	5147	12401	2554		4024	3551
a) Commission, exchange and brokerage	48891	77896	3580	4547	973		1729	1669
b) Net Profit (loss) on sale of investments	12981	6088	-1541	4135	142		194	-74
c) Net Profit (loss) on revaluation of investments	—	—	-928	-1177	—		-843	-711
d) Net Profit (loss) on sale of land and other Assets	-170	-291	10	-36	5		2	7
e) Net profit (loss) on exchange transactions	8689	12485	559	560	554		577	663
f) Miscellaneous income	2573	4833	3467	4372	880		2365	1997
Total (I+II)	361843	557052	59174	88194	27768		40553	45156
Expenditure & Provisions								
III. Interest expended	181056	299332	31706	43940	14553		21835	25151
a) Interest on deposits	155170	248089	30454	42050	13267		21066	24017
b) Interest on RBI/inter-bank borrowings	6034	16880	108	76	639		44	77
c) Others	19852	34363	1144	1814	647		725	1057
IV. Operating Expenses	81405	121460	25507	25074	8672		15021	13740
a) Payments to and provisions for employees	24020	38135	17167	16128	3858		11214	9250
b) Rent, taxes and lighting	11367	15908	1818	1911	1493		1291	1383
c) Printing and stationery	2824	3758	279	324	109		210	222
d) Advertisement and publicity	1705	2962	471	525	108		57	85
e) Depreciation on bank's property	9219	11186	1256	1192	870		178	513
f) Directors' fees, allowances and expenses	50	59	23	36	23		37	37
g) Auditors' fees and expenses	42	50	44	50	51		40	45
h) Law charges	603	638	330	269	24		67	97
i) Postage, telegrams, telephones, etc.	4262	7010	435	451	239		138	140
j) Repairs and maintenance	9501	12887	580	592	113		266	293
k) Insurance	3456	5481	722	822	253		423	469
l) Other expenditure	14356	23386	2382	2774	1531		1100	1206
V. Provisions and contingencies	50873	70357	437	8123	3984		3085	4357
Total expenses @	262461	420792	57213	69014	23225		36856	38891
VI. Profit (loss) during the year	48509	65903	1524	11057	559		612	1908
Total (III+IV+V+VI)	361843	557052	59174	88194	27768		40553	45156

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 — 2005-06 AND 2006-07 (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	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	80320	126853	32639	40005	27714	34693	20989	24653
a) Interest/discount on advances/bills	57948	98371	24447	30832	17609	22536	14455	17690
b) Income on Investments	17990	24357	7675	8586	8703	9519	5375	5578
c) Interest on balances with RBI and other inter-Bank Funds	3954	3917	517	587	1387	2403	727	1299
d) Others	428	208	—	—	15	235	432	86
II. Other Income	27669	40544	3954	5408	5522	9249	2191	2963
a) Commission, exchange and brokerage	19731	35870	1388	1397	3949	5946	943	909
b) Net Profit (loss) on sale of investments	330	719	804	344	1389	629	-90	-24
c) Net Profit (loss) on revaluation of investments	-3468	-3522	-482	-562	-2506	-2154	-514	-546
d) Net Profit (loss) on sale of land and other Assets	94	112	7	2	-7	1553	—	3
e) Net profit (loss) on exchange transactions	3130	4816	382	406	1059	1493	230	279
f) Miscellaneous income	7852	2549	1855	3821	1638	1782	1622	2342
Total (I+II)	107989	167397	36593	45413	33236	43942	23180	27616
Expenditure & Provisions								
III. Interest expended	40444	69895	18661	23255	20196	22738	12689	14977
a) Interest on deposits	37581	65346	18426	22788	17682	20643	12079	14200
b) Interest on RBI/inter-bank borrowings	1389	3438	122	124	2150	1888	40	157
c) Others	1474	1111	113	343	364	207	570	620
IV. Operating Expenses	50281	70582	7018	9010	15008	17180	8181	8775
a) Payments to and provisions for employees	14243	22131	3633	4437	5241	6918	4182	4371
b) Rent, taxes and lighting	5055	6196	815	1027	2189	2391	1003	1107
c) Printing and stationery	1612	1781	154	202	262	351	125	95
d) Advertisement and publicity	1290	989	108	228	67	252	77	64
e) Depreciation on bank's property	5148	5697	425	1056	787	898	715	882
f) Directors' fees, allowances and expenses	44	22	18	21	18	23	24	18
g) Auditors' fees and expenses	38	62	16	40	27	30	27	32
h) Law charges	233	370	4	8	92	17	90	27
i) Postage, telegrams, telephones, etc.	2187	3403	325	306	400	428	274	155
j) Repairs and maintenance	3024	3796	110	294	320	476	200	184
k) Insurance	940	1250	370	411	343	343	231	250
l) Other expenditure	16467	24885	1040	980	5262	5053	1233	1590
V. Provisions and contingencies	8484	14782	5278	5967	6560	3289	1358	2250
Total expenses @	90725	140477	25679	32265	35204	39918	20870	23752
VI. Profit (loss) during the year	8780	12138	5636	7181	-8528	735	952	1614
Total (III+IV+V+VI)	107989	167397	36593	45413	33236	43942	23180	27616

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Federal Bank		Ganesh Bank of Kurundwad #		HDFC Bank		ICICI Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	143653	181736	1235		447534	688902	1430613	2299429
a) Interest/discount on advances/bills	91600	128145	721		270020	433415	1020659	1609631
b) Income on Investments	45817	48250	422		163166	229862	369276	598854
c) Interest on balances with RBI and other inter-Bank Funds	3594	4381	12		14255	25294	33546	80856
d) Others	2642	960	80		93	331	7132	10088
II. Other Income	21695	28668	71		112398	151623	418087	592916
a) Commission, exchange and brokerage	6993	8278	42		104505	129238	300195	433086
b) Net Profit (loss) on sale of investments	3308	4929	—		3754	-7440	74975	111524
c) Net Profit (loss) on revaluation of investments	-1615	-1590	—		-8966	599	-85574	-103378
d) Net Profit (loss) on sale of land and other Assets	244	71	—		27	-105	712	11522
e) Net profit (loss) on exchange transactions	2017	3044	—		9940	19035	47308	64396
f) Miscellaneous income	10748	13936	29		3138	10296	80471	75766
Total (I+II)	165348	210404	1306		559932	840525	1848700	2892345
Expenditure & Provisions								
III. Interest expended	83673	108496	1030		192950	317945	959745	1635850
a) Interest on deposits	79740	103006	1030		155943	269532	583668	1164771
b) Interest on RBI/inter-bank borrowings	342	1431	—		31501	27405	92542	130010
c) Others	3591	4059	—		5506	21008	283535	341069
IV. Operating Expenses	36457	40608	413		169109	242080	500115	669056
a) Payments to and provisions for employees	22836	26045	253		48682	77686	108229	161675
b) Rent, taxes and lighting	3225	3759	25		16831	19397	23480	31082
c) Printing and stationery	433	509	1		6876	8530	11104	15247
d) Advertisement and publicity	281	390	1		8085	7488	18555	21774
e) Depreciation on bank's property	2574	2397	50		17859	21960	62379	54478
f) Directors' fees, allowances and expenses	46	48	1		19	46	32	38
g) Auditors' fees and expenses	287	370	—		59	57	185	212
h) Law charges	381	359	14		243	555	1124	2848
i) Postage, telegrams, telephones, etc.	723	387	7		15029	18505	21576	29258
j) Repairs and maintenance	824	923	11		9051	12574	25807	33695
k) Insurance	1581	1866	22		5182	7166	10803	16890
l) Other expenditure	3266	3555	28		41193	68116	216841	301859
V. Provisions and contingencies	22697	32025	933		110795	166355	134834	276419
Total expenses @	120130	149104	1443		362059	560025	1459860	2304906
VI. Profit (loss) during the year	22521	29275	-1070		87078	114145	254006	311020
Total (III+IV+V+VI)	165348	210404	1306		559932	840525	1848700	2892345

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 — 2005-06 AND 2006-07 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	118828	150026	122243	140138	170625	189933	101804	125624
a) Interest/discount on advances/bills	83560	104460	82451	95959	110237	135367	61470	81352
b) Income on Investments	31100	39195	30271	33260	56107	50803	37225	41269
c) Interest on balances with RBI and other inter-Bank Funds	1418	3086	2649	2891	4281	3763	3106	2516
d) Others	2750	3285	6872	8028	—	—	3	487
II. Other Income	18882	24414	13918	19432	11085	16021	16680	17428
a) Commission, exchange and brokerage	4051	6872	12581	16054	7193	8981	6279	8450
b) Net Profit (loss) on sale of investments	1326	1866	1986	2516	-1664	1120	8751	6395
c) Net Profit (loss) on revaluation of investments	-3727	-4012	-5114	-5425	—	—	-963	-1072
d) Net Profit (loss) on sale of land and other Assets	-434	-2765	305	499	—	—	-14	-23
e) Net profit (loss) on exchange transactions	1054	1867	706	-451	739	884	1465	1828
f) Miscellaneous income	16612	20586	3454	6239	4817	5036	1162	1850
Total (I+II)	137710	174440	136161	159570	181710	205954	118484	143052
Expenditure & Provisions								
III. Interest expended	87319	122885	74124	85931	104252	113148	65207	83639
a) Interest on deposits	77778	105989	61703	71251	102648	109545	63834	81956
b) Interest on RBI/inter-bank borrowings	4990	8390	3286	2691	582	3536	1213	795
c) Others	4551	8506	9135	11989	1022	67	160	888
IV. Operating Expenses	31662	34395	51879	50706	34526	37244	20450	23755
a) Payments to and provisions for employees	8479	9629	23419	23848	19240	22007	11614	12909
b) Rent, taxes and lighting	2853	3032	3501	3872	2276	2669	1852	2657
c) Printing and stationery	999	1041	1049	1113	389	384	269	302
d) Advertisement and publicity	815	333	536	349	306	494	316	278
e) Depreciation on bank's property	3599	3409	3720	3798	3892	3314	1780	1662
f) Directors' fees, allowances and expenses	42	39	84	72	17	22	27	22
g) Auditors' fees and expenses	84	81	96	105	299	364	53	57
h) Law charges	1072	1141	199	196	59	67	99	89
i) Postage, telegrams, telephones, etc.	2061	2214	1794	1925	414	462	100	404
j) Repairs and maintenance	1997	2393	3552	2488	474	493	793	950
k) Insurance	1271	1415	1886	1948	1533	1604	1265	1513
l) Other expenditure	8390	9668	12043	10992	5627	5364	2282	2912
V. Provisions and contingencies	15048	10336	9251	14041	25248	28113	15226	17955
Total expenses @	118981	157280	126003	136637	138778	150392	85657	107394
VI. Profit (loss) during the year	3681	6824	907	8892	17684	27449	17601	17703
Total (III+IV+V+VI)	137710	174440	136161	159570	181710	205954	118484	143052

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (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	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	65085	86739	71889	135410	32206	42917	18406	18903
a) Interest/discount on advances/bills	45316	62111	53905	100379	21667	31213	11683	12416
b) Income on Investments	18694	21835	16842	31583	9534	10006	5958	5672
c) Interest on balances with RBI and other inter-Bank Funds	1068	2779	1053	3312	1003	1616	734	815
d) Others	7	14	89	136	2	82	31	—
II. Other Income	12060	11917	21807	28367	3493	4580	1579	1527
a) Commission, exchange and brokerage	7712	9393	15893	18732	3119	3570	816	842
b) Net Profit (loss) on sale of investments	4888	2747	1607	2474	-1070	-125	61	-284
c) Net Profit (loss) on revaluation of investments	-2251	-2703	-4503	-4392	-1113	-1092	-1110	-1123
d) Net Profit (loss) on sale of land and other Assets	-9	11	28	55	-7	41	-1	-24
e) Net profit (loss) on exchange transactions	933	1195	2853	1521	456	555	496	419
f) Miscellaneous income	787	1274	5929	9977	2108	1631	1317	1697
Total (I+II)	77145	98656	93696	163777	35699	47497	19985	20430
Expenditure & Provisions								
III. Interest expended	36796	52029	33891	69923	21657	29919	12964	14404
a) Interest on deposits	35635	50694	27432	52145	20682	28435	12122	13700
b) Interest on RBI/inter-bank borrowings	652	1019	4811	9905	51	330	178	150
c) Others	509	316	1648	7873	924	1154	664	554
IV. Operating Expenses	17485	19248	38748	61270	10050	10221	6917	5708
a) Payments to and provisions for employees	8736	9270	17139	29298	5970	5620	3166	2585
b) Rent, taxes and lighting	1340	1571	2668	4100	773	829	1241	1133
c) Printing and stationery	218	315	883	1553	150	147	81	49
d) Advertisement and publicity	431	941	1116	1500	72	126	148	26
e) Depreciation on bank's property	2280	2201	2960	3474	634	745	530	374
f) Directors' fees, allowances and expenses	38	44	8	20	20	18	7	4
g) Auditors' fees and expenses	38	44	78	87	17	24	18	22
h) Law charges	38	38	306	614	34	50	29	25
i) Postage, telegrams, telephones, etc.	638	751	1741	2073	285	254	124	77
j) Repairs and maintenance	289	419	1102	2604	48	64	140	149
k) Insurance	693	853	632	417	359	438	219	211
l) Other expenditure	2746	2801	10115	15530	1688	1906	1214	1053
V. Provisions and contingencies	9329	11377	9233	18445	1745	5600	-262	1649
Total expenses @	54281	71277	72639	131193	31707	40140	19881	20112
VI. Profit (loss) during the year	13535	16002	11824	14139	2247	1757	366	-1331
Total (III+IV+V+VI)	77145	98656	93696	163777	35699	47497	19985	20430

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Nainital Bank		Ratnakar Bank		Sangli Bank		SBI Comm. & Intl. Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	9208	12316	7024	7949	13105	11129	3621	3441
a) Interest/discount on advances/bills	4834	7167	4648	5436	5910	3460	1702	2020
b) Income on Investments	3534	3148	2184	2125	5420	5673	802	873
c) Interest on balances with RBI and other inter-Bank Funds	834	1990	175	373	1415	1994	439	546
d) Others	6	11	17	15	360	2	678	2
II. Other Income	1275	457	636	464	28	683	1045	386
a) Commission, exchange and brokerage	244	347	211	226	451	444	109	102
b) Net Profit (loss) on sale of investments	670	-462	218	26	18	36	-63	—
c) Net Profit (loss) on revaluation of investments	-11	-7	—	—	-684	-59	—	—
d) Net Profit (loss) on sale of land and other Assets	—	—	6	—	—	2	—	—
e) Net profit (loss) on exchange transactions	—	—	—	—	47	50	75	-184
f) Miscellaneous income	372	579	201	212	195	210	924	468
Total (I+II)	10483	12773	7660	8413	13133	11812	4666	3827
Expenditure & Provisions								
III. Interest expended	4027	5548	4021	4244	8103	7100	1899	2271
a) Interest on deposits	4013	5441	3979	4209	8079	7079	1541	1964
b) Interest on RBI/inter-bank borrowings	14	107	5	3	23	21	349	301
c) Others	—	—	37	32	1	—	9	6
IV. Operating Expenses	3665	3389	2341	3217	5921	8652	765	939
a) Payments to and provisions for employees	2744	2347	1452	2208	4520	6690	307	462
b) Rent, taxes and lighting	226	249	302	307	392	440	116	123
c) Printing and stationery	53	46	35	40	27	28	7	9
d) Advertisement and publicity	17	16	8	13	7	6	4	2
e) Depreciation on bank's property	168	193	227	290	185	36	96	94
f) Directors' fees, allowances and expenses	3	4	6	5	2	2	10	11
g) Auditors' fees and expenses	10	11	6	7	17	37	3	3
h) Law charges	11	17	24	17	38	67	23	17
i) Postage, telegrams, telephones, etc.	47	54	33	38	64	67	12	21
j) Repairs and maintenance	21	38	39	46	163	193	29	26
k) Insurance	92	110	80	89	164	160	45	51
l) Other expenditure	273	304	129	157	342	926	113	120
V. Provisions and contingencies	1573	2060	1239	653	2035	29198	1426	-137
Total expenses @	7692	8937	6362	7461	14024	15752	2664	3210
VI. Profit (loss) during the year	1218	1776	59	299	-2926	-33138	576	754
Total (III+IV+V+VI)	10483	12773	7660	8413	13133	11812	4666	3827

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (Concl'd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank #		Yes Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	76133	97660	54832	63799	48627		19280	58760
a) Interest/discount on advances/bills	54926	69441	28904	38704	30815		13612	42264
b) Income on Investments	18714	21880	23034	21950	16528		5015	15104
c) Interest on balances with RBI and other inter-Bank Funds	2493	6339	1294	1686	844		452	1056
d) Others	—	—	1600	1459	440		201	336
II. Other Income	7227	10316	7802	8285	5619		9713	19458
a) Commission, exchange and brokerage	2247	2428	3050	3262	2979		4193	11159
b) Net Profit (loss) on sale of investments	1491	3160	1691	983	-851		402	1064
c) Net Profit (loss) on revaluation of investments	-1823	-1837	-460	-989	0		-266	-614
d) Net Profit (loss) on sale of land and other Assets	52	-2	27	39	-12		-3	0
e) Net profit (loss) on exchange transactions	993	1469	905	1151	1001		4773	3305
f) Miscellaneous income	4267	5098	2589	3839	2502		614	4544
Total (I+II)	83360	107976	62634	72084	54246		28993	78218
Expenditure & Provisions								
III. Interest expended	45114	60909	30232	34221	32130		10472	41625
a) Interest on deposits	43402	59260	28714	32965	30721		8508	32930
b) Interest on RBI/inter-bank borrowings	52	91	68	118	266		1889	6694
c) Others	1660	1558	1450	1138	1143		75	2001
IV. Operating Expenses	22605	21885	12969	14743	18053		8612	19350
a) Payments to and provisions for employees	13937	13323	7615	8899	10830		5012	11747
b) Rent, taxes and lighting	1868	1945	1062	1183	1356		772	1602
c) Printing and stationery	405	521	279	308	225		89	251
d) Advertisement and publicity	227	364	215	326	112		177	268
e) Depreciation on bank's property	1223	1178	967	1022	1044		566	1107
f) Directors' fees, allowances and expenses	37	32	29	36	29		10	27
g) Auditors' fees and expenses	98	82	31	32	72		23	31
h) Law charges	85	89	27	32	92		39	184
i) Postage, telegrams, telephones, etc.	593	520	478	374	194		122	307
j) Repairs and maintenance	507	625	475	443	632		62	185
k) Insurance	822	1015	475	543	582		29	113
l) Other expenditure	2803	2191	1316	1545	2885		1711	3528
V. Provisions and contingencies	10548	14770	9312	12542	14710		4376	7806
Total expenses @	67719	82794	43201	48964	50183		19084	60975
VI. Profit (loss) during the year	5093	10412	10121	10578	-10647		5533	9437
Total (III+IV+V+VI)	83360	107976	62634	72084	54246		28993	78218

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.