

**Table 50 : Earnings and Expenses of Scheduled Commercial Banks
- 1997-98 (Part 3 of 7)**

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Benares State Bank		Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	6287	7844	9353	12561	21634	23869	10420	17264
a) Interest/discount on advances/bills	2727	3361	6666	6121	15458	15872	8120	11309
b) Income on Investments	2938	4170	2236	4324	5626	7310	1829	5140
c) Interest on balances with RBI and other inter-bank funds	622	313	452	2116	461	627	117	765
d) Others	-	-	-	-	89	59	354	49
II. Other income	1374	1424	1036	1393	1978	3041	975	3140
a) Commission, exchange and brokerage	217	292	486	554	643	628	462	679
b) Net Profit on sale of investments	277	167	1	94	173	1396	155	1352
c) Net Profit on sale of land, building & other assets	-	-	4	1	8	1	-	-
d) Net Profit on exchange transaction	126	204	506	617	165	507	-	379
e) Miscellaneous income	753	760	38	127	990	510	358	731
Total (I+II)	7661	9268	10389	13953	23612	26910	11395	20404
Expenditure & Provisions								
III. Interest expended	4726	5898	6380	9301	16493	18948	6816	13231
a) Interest on deposits	4706	5818	6130	8963	15757	18216	5794	12461
b) Interest on RBI/inter-bank borrowings	15	78	99	188	170	64	990	681
c) Others	6	2	150	150	566	669	32	89
IV. Operating expenses	2265	2539	2270	2660	5719	6030	1860	3340
a) Payments to and provisions for employees	1528	1732	1159	1381	3590	3913	238	402
b) Rent, taxes and lighting	170	243	399	494	481	549	409	574
c) Printing and stationery	31	61	43	46	154	145	49	88
d) Advertisement and publicity	14	7	81	62	55	22	56	131
e) Depreciation on Bank's property	95	124	110	124	735	518	375	-
f) Directors' fees, allowances and expenses	6	13	4	7	14	10	1	1
g) Auditors' fees and expenses	15	18	7	7	8	9	4	5
h) Law charges	19	7	8	19	7	9	1	11
i) Postage, telegrams, telephones, etc.	46	57	70	70	152	155	73	98
j) Repairs and maintenance	32	18	21	35	30	33	103	109
k) Insurance	50	87	34	58	80	96	20	51
l) Other expenditure	259	172	335	357	412	571	531	1871
V. Provisions and contingencies	524	731	708	881	1000	1222	1165	1826
Total expenses*	6992	8436	8650	11961	22212	24978	8676	16571
VI. Profit	145	100	1032	1112	400	709	1554	2007
Total (III+IV+V+VI)	7661	9268	10389	13953	23612	26910	11395	20404

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	City Union Bank		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	9850	12123	12736	15067	12466	13353	58750	70158
a) Interest/discount on advances/bills	7338	8453	8755	9644	8609	8668	38448	42766
b) Income on Investments	2179	2696	3719	5042	3023	4191	15057	23901
c) Interest on balances with RBI and other inter-bank funds	151	196	262	380	827	494	4583	3105

d) Others	182	778	-	-	6	1	661	385
II. Other income	1819	2114	2470	5834	1235	1459	7148	9254
a) Commission, exchange and brokerage	948	990	618	691	900	1092	2147	2696
b) Net Profit on sale of investments	2	66	653	3719	136	208	639	3310
c) Net Profit on sale of land, building & other assets	2	1	40	-	1	1	7	-67
d) Net Profit on exchange transaction	389	511	65	302	-	9	1285	1076
e) Miscellaneous income	479	546	1095	1122	198	150	3070	2240
Total (I+II)	11669	14237	15206	20900	13700	14812	65898	79412
Expenditure & Provisions								
III. Interest expended	7243	9726	8058	11477	9620	10128	47208	56372
a) Interest on deposits	6680	9281	7956	10961	8905	9260	45584	53563
b) Interest on RBI/inter-bank borrowings	238	142	102	382	188	299	352	1074
c) Others	325	304	-	134	527	570	1273	1735
IV. Operating expenses	2060	2375	3989	4352	2433	2791	11277	13766
a) Payments to and provisions for employees	1223	1431	1828	2042	1485	1689	6740	7890
b) Rent, taxes and lighting	106	126	217	244	231	370	652	897
c) Printing and stationery	74	67	118	91	70	76	182	214
d) Advertisement and publicity	39	53	79	77	73	55	124	180
e) Depreciation on Bank's property	224	248	1000	1019	139	186	1905	1876
f) Directors' fees, allowances and expenses	1	2	18	21	1	9	19	8
g) Auditors' fees and expenses	3	3	9	15	3	4	56	59
h) Law charges	-	1	60	109	60	4	16	16
i) Postage, telegrams, telephones, etc.	80	85	62	83	68	61	166	185
j) Repairs and maintenance	23	24	69	92	27	48	186	289
k) Insurance	41	58	46	45	35	43	192	234
l) Other expenditure	245	276	485	514	241	245	1040	1918
V. Provisions and contingencies	1256	991	904	2069	856	1052	2789	4246
Total expenses*	9302	12101	12047	15829	12053	12920	58485	70138
VI. Profit	1111	1145	2255	3002	791	840	4623	5028
Total (III+IV+V+VI)	11669	14237	15206	20900	13700	14812	65898	79412

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank		ICICI Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)

Income

I. Interest Earned	850	1105	35683	39408	16174	24080	18268	25970
a) Interest/discount on advances/bills	638	831	28519	26938	9209	11767	13406	14325
b) Income on Investments	195	246	6847	11673	6195	10391	4228	8073
c) Interest on balances with RBI and other inter-bank funds	-	12	199	728	713	1861	287	3214
d) Others	17	17	118	68	57	61	348	357
II. Other income	67	91	9014	12704	3159	6201	4262	8505
a) Commission, exchange and brokerage	27	39	4542	3975	2099	3047	1485	2517
b) Net Profit on sale of investments	-1	-	938	4032	454	2097	1316	3524
c) Net Profit on sale of land, building & other assets	-	-	-	-	-	-10	-4	-4
d) Net Profit on exchange transaction	-	-	1682	2296	604	1067	860	1711
e) Miscellaneous income	41	52	1852	2401	2	-	604	757
Total (I+II)	918	1197	44697	52112	19333	30281	22530	34475
Expenditure & Provisions								
III. Interest expended	591	839	28976	32279	8718	13755	11709	18668
a) Interest on deposits	542	775	25126	30276	7111	10397	9717	16195
b) Interest on RBI/inter-bank borrowings	49	65	3583	1376	1607	3163	540	1010
c) Others	-	-	267	627	-	195	1451	1463
IV. Operating expenses	216	275	5335	7127	4218	6271	4049	5761
a) Payments to and provisions for employees	122	142	626	889	1019	1485	617	1227

b) Rent, taxes and lighting	9	33	694	878	978	1108	488	771
c) Printing and stationery	8	9	122	213	266	328	120	295
d) Advertisement and publicity	1	1	180	464	231	339	81	205
e) Depreciation on Bank's property	21	46	1959	2706	628	1069	824	1447
f) Directors' fees, allowances and expenses	1	1	3	10	1	2	2	5
g) Auditors' fees and expenses	-	-	15	17	8	8	7	11
h) Law charges	2	3	41	32	5	1	37	33
i) Postage, telegrams, telephones, etc.	7	11	266	249	333	599	126	215
j) Repairs and maintenance	1	1	138	264	238	468	252	420
k) Insurance	4	5	161	271	62	91	66	114
l) Other expenditure	40	23	1130	1134	449	773	1428	1017
V. Provisions and contingencies	84	74	4646	4692	2347	3940	2760	5024
Total expenses*	807	1114	34311	39406	12936	20026	15758	24429
VI. Profit	26	8	5740	8013	4050	6315	4013	5022
Total (III+IV+V+VI)	918	1197	44697	52112	19333	30281	22530	34475

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)

Income

I. Interest Earned	4388	14925	40930	55104	39958	53057	33567	42992
a) Interest/discount on advances/bills	2875	8815	30191	34332	21557	25887	21990	25691
b) Income on Investments	1151	5731	10069	19127	15647	24851	10003	16086
c) Interest on balances with RBI and other inter-bank funds	359	307	670	1420	2754	2319	1322	1034
d) Others	3	72	-	225	-	-	252	181
II. Other income	605	1763	8187	15483	2974	5749	3661	4786
a) Commission, exchange and brokerage	397	885	3149	3563	1136	1344	2099	2514
b) Net Profit on sale of investments	147	297	1111	8493	252	1953	356	850
c) Net Profit on sale of land, building & other assets	-	-	-13	-4	-	-	3	5
d) Net Profit on exchange transaction	36	498	1097	1034	357	500	648	827
e) Miscellaneous income	25	84	2843	2397	1228	1952	553	589
Total (I+II)	4993	16688	49117	70588	42932	58806	37227	47778

Expenditure & Provisions

III. Interest expended	1962	10460	31008	42903	25232	32885	21660	29163
a) Interest on deposits	1623	8109	23041	37050	25030	32812	20196	27553
b) Interest on RBI/inter-bank borrowings	333	1648	1078	1574	47	67	294	348
c) Others	5	704	6889	4279	154	6	1170	1262
IV. Operating expenses	2167	3355	5615	7574	7778	9804	7165	8406
a) Payments to and provisions for employees	335	636	424	747	5427	5885	5092	6052
b) Rent, taxes and lighting	253	1045	1039	1394	485	526	440	549
c) Printing and stationery	43	82	102	151	185	129	110	123
d) Advertisement and publicity	185	218	125	231	51	145	26	42
e) Depreciation on Bank's property	104	249	1339	1673	303	372	407	572
f) Directors' fees, allowances and expenses	1	1	9	14	3	6	7	6
g) Auditors' fees and expenses	3	5	13	21	40	47	12	20
h) Law charges	5	16	1	610	14	18	5	10
i) Postage, telegrams, telephones, etc.	122	240	257	475	148	158	84	108
j) Repairs and maintenance	42	81	94	179	37	51	63	85
k) Insurance	20	73	124	174	167	223	120	161
l) Other expenditure	1055	708	2087	1903	918	2245	798	676
V. Provisions and contingencies	497	867	5163	10999	7422	11080	4331	4393
Total expenses*	4129	13815	36622	50477	33010	42689	28825	37569
VI. Profit	367	2005	7332	9112	2500	5037	4071	5816
Total (III+IV+V+VI)	4993	16688	49117	70588	42932	58806	37227	47778

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source : Annual accounts of banks.