

## Table 50 : Earnings and Expenses of Scheduled Commercial Banks - 1997-98 (Part 4 of 7)

### OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>22031</b>	<b>26688</b>	<b>14603</b>	<b>15499</b>	<b>8005</b>	<b>10083</b>	<b>3016</b>	<b>3608</b>
a) Interest/discount on advances/bills	15032	16239	9203	9611	6129	6810	1131	1159
b) Income on Investments	6331	9508	4737	5262	1690	2832	1191	1389
c) Interest on balances with RBI and other inter-bank funds	579	901	469	385	150	304	683	1044
d) Others	89	40	195	241	37	137	12	16
<b>II. Other income</b>	<b>3296</b>	<b>6557</b>	<b>2754</b>	<b>3488</b>	<b>1084</b>	<b>1337</b>	<b>141</b>	<b>162</b>
a) Commission, exchange and brokerage	2139	2795	1988	2186	632	605	105	124
b) Net Profit on sale of investments	-285	2771	34	502	-	60	2	1
c) Net Profit on sale of land, building & other assets	4	2	3	2	2	1	-	-
d) Net Profit on exchange transaction	317	517	220	391	-	-	-	-
e) Miscellaneous income	1120	472	510	407	450	671	34	36
<b>Total (I+II)</b>	<b>25327</b>	<b>33244</b>	<b>17357</b>	<b>18988</b>	<b>9089</b>	<b>11420</b>	<b>3158</b>	<b>3770</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>14345</b>	<b>18404</b>	<b>10472</b>	<b>11329</b>	<b>6229</b>	<b>8369</b>	<b>1797</b>	<b>2247</b>
a) Interest on deposits	13034	17335	9589	10568	5710	7431	1793	2240
b) Interest on RBI/inter-bank borrowings	795	509	137	110	9	54	1	6
c) Others	515	559	746	650	511	885	4	2
<b>IV. Operating expenses</b>	<b>5170</b>	<b>6526</b>	<b>4618</b>	<b>4866</b>	<b>1261</b>	<b>1780</b>	<b>922</b>	<b>998</b>
a) Payments to and provisions for employees	2823	3770	2553	2624	611	780	657	719
b) Rent, taxes and lighting	232	312	243	344	119	234	77	87
c) Printing and stationery	110	126	78	87	20	21	17	17
d) Advertisement and publicity	199	184	64	47	45	41	4	3
e) Depreciation on Bank's property	1088	1182	707	751	189	393	17	16
f) Directors' fees, allowances and expenses	9	11	1	1	3	4	2	2
g) Auditors' fees and expenses	6	11	6	6	2	2	3	5
h) Law charges	2	3	4	5	1	1	18	7
i) Postage, telegrams, telephones, etc.	213	267	133	167	35	40	16	23
j) Repairs and maintenance	78	94	27	21	13	18	6	7
k) Insurance	68	109	54	63	28	36	41	16
l) Other expenditure	342	457	748	749	197	209	67	97
<b>V. Provisions and contingencies</b>	<b>2207</b>	<b>3960</b>	<b>402</b>	<b>634</b>	<b>1042</b>	<b>865</b>	<b>365</b>	<b>366</b>
<b>Total expenses*</b>	<b>19514</b>	<b>24930</b>	<b>15089</b>	<b>16194</b>	<b>7490</b>	<b>10150</b>	<b>2720</b>	<b>3246</b>
<b>VI. Profit</b>	<b>3606</b>	<b>4354</b>	<b>1865</b>	<b>2159</b>	<b>557</b>	<b>405</b>	<b>73</b>	<b>158</b>
<b>Total (III+IV+V+VI)</b>	<b>25327</b>	<b>33244</b>	<b>17357</b>	<b>18988</b>	<b>9089</b>	<b>11420</b>	<b>3158</b>	<b>3770</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Nedungadi Bank		Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>7334</b>	<b>10220</b>	<b>2766</b>	<b>3303</b>	<b>9648</b>	<b>11072</b>	<b>4111</b>	<b>5349</b>
a) Interest/discount on advances/bills	5097	6787	1738	2107	5098	4717	2527	2811
b) Income on Investments	1925	3236	910	1082	3713	5238	1112	1449
c) Interest on balances with RBI and other inter-bank funds	302	197	88	115	747	990	347	700

d) Others	9	-	29	-	91	127	125	389
<b>II. Other income</b>	<b>1055</b>	<b>1661</b>	<b>217</b>	<b>358</b>	<b>1387</b>	<b>2514</b>	<b>466</b>	<b>1274</b>
a) Commission, exchange and brokerage	596	638	130	143	643	646	260	407
b) Net Profit on sale of investments	-	379	14	142	258	1437	56	449
c) Net Profit on sale of land, building & other assets	-	1	-	1	-	-	1	-
d) Net Profit on exchange transaction	177	299	-	-	226	197	75	281
e) Miscellaneous income	281	344	74	71	260	234	75	137
<b>Total (I+II)</b>	<b>8389</b>	<b>11881</b>	<b>2984</b>	<b>3661</b>	<b>11035</b>	<b>13586</b>	<b>4577</b>	<b>6623</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>4961</b>	<b>7210</b>	<b>1817</b>	<b>2249</b>	<b>6545</b>	<b>7158</b>	<b>3552</b>	<b>4584</b>
a) Interest on deposits	4799	6838	1604	2045	6316	7039	3103	3714
b) Interest on RBI/inter-bank borrowings	2	25	127	108	171	93	229	530
c) Others	160	347	86	96	57	27	220	340
<b>IV. Operating expenses</b>	<b>2473</b>	<b>2852</b>	<b>898</b>	<b>952</b>	<b>3380</b>	<b>3573</b>	<b>559</b>	<b>600</b>
a) Payments to and provisions for employees	1733	1912	641	627	2592	2751	158	182
b) Rent, taxes and lighting	140	175	77	96	243	261	78	80
c) Printing and stationery	42	52	17	22	43	36	15	15
d) Advertisement and publicity	20	42	3	4	3	3	3	6
e) Depreciation on Bank's property	200	90	52	69	112	129	94	98
f) Directors' fees, allowances and expenses	3	9	1	1	1	1	9	8
g) Auditors' fees and expenses	5	6	2	4	5	5	1	2
h) Law charges	3	2	2	2	3	4	47	60
i) Postage, telegrams, telephones, etc.	21	30	21	24	38	49	9	-
j) Repairs and maintenance	-	2	4	5	21	31	18	19
k) Insurance	26	36	12	13	44	50	28	37
l) Other expenditure	279	496	66	84	276	254	100	93
<b>V. Provisions and contingencies</b>	<b>532</b>	<b>1094</b>	<b>80</b>	<b>160</b>	<b>606</b>	<b>2451</b>	<b>-40</b>	<b>26</b>
<b>Total expenses*</b>	<b>7435</b>	<b>10061</b>	<b>2715</b>	<b>3201</b>	<b>9924</b>	<b>10732</b>	<b>4111</b>	<b>5184</b>
<b>VI. Profit</b>	<b>422</b>	<b>726</b>	<b>188</b>	<b>300</b>	<b>504</b>	<b>402</b>	<b>506</b>	<b>1412</b>
<b>Total (III+IV+V+VI)</b>	<b>8389</b>	<b>11881</b>	<b>2984</b>	<b>3661</b>	<b>11035</b>	<b>13586</b>	<b>4577</b>	<b>6623</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	South Indian Bank		Tamilnad Mercantile Bank		Times Bank		United Western Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)

**Income**

<b>I. Interest Earned</b>	<b>27942</b>	<b>33869</b>	<b>17915</b>	<b>20768</b>	<b>14416</b>	<b>21395</b>	<b>23204</b>	<b>25942</b>
a) Interest/discount on advances/bills	18491	20428	12285	12167	11436	12746	15147	16224
b) Income on Investments	8599	12592	5094	8036	2856	8042	7090	8713
c) Interest on balances with RBI and other inter-bank funds	852	849	511	518	125	564	788	982
d) Others	-	-	25	47	-	44	178	24
<b>II. Other income</b>	<b>2212</b>	<b>2604</b>	<b>3706</b>	<b>3900</b>	<b>1685</b>	<b>4533</b>	<b>5713</b>	<b>7515</b>
a) Commission, exchange and brokerage	1264	1179	2128	2245	1085	1465	2240	2093
b) Net Profit on sale of investments	17	188	21	121	200	2553	884	2949
c) Net Profit on sale of land, building & other assets	10	8	9	5	-	-1	-1	1
d) Net Profit on exchange transaction	447	514	721	731	397	499	750	692
e) Miscellaneous income	474	715	826	798	2	27	1840	1781
<b>Total (I+II)</b>	<b>30154</b>	<b>36473</b>	<b>21621</b>	<b>24667</b>	<b>16101</b>	<b>25928</b>	<b>28917</b>	<b>33457</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>21542</b>	<b>26145</b>	<b>10775</b>	<b>13696</b>	<b>10491</b>	<b>17721</b>	<b>16720</b>	<b>18865</b>
a) Interest on deposits	20085	24901	9803	12859	8091	16573	15781	17957
b) Interest on RBI/inter-bank borrowings	264	98	77	27	993	608	938	908
c) Others	1193	1146	895	811	1407	540	-	-
<b>IV. Operating expenses</b>	<b>6424</b>	<b>7337</b>	<b>4417</b>	<b>4582</b>	<b>2700</b>	<b>4345</b>	<b>6351</b>	<b>6661</b>
a) Payments to and provisions for employees	4705	5396	2413	2646	656	1169	4103	4222

b) Rent, taxes and lighting	527	603	321	365	418	649	368	484
c) Printing and stationery	161	167	182	146	128	282	45	152
d) Advertisement and publicity	44	33	153	94	224	183	38	28
e) Depreciation on Bank's property	192	238	300	294	150	523	889	875
f) Directors' fees, allowances and expenses	2	2	9	6	13	11	4	4
g) Auditors' fees and expenses	11	11	11	13	6	8	22	26
h) Law charges	4	5	42	51	5	16	18	14
i) Postage, telegrams, telephones, etc.	165	184	223	169	101	196	111	136
j) Repairs and maintenance	46	52	189	166	407	415	73	90
k) Insurance	107	134	71	84	36	100	192	122
l) Other expenditure	460	511	503	549	556	795	488	508
<b>V. Provisions and contingencies</b>	<b>1410</b>	<b>916</b>	<b>3010</b>	<b>2574</b>	<b>1793</b>	<b>1381</b>	<b>3688</b>	<b>4578</b>
<b>Total expenses*</b>	<b>27967</b>	<b>33482</b>	<b>15191</b>	<b>18278</b>	<b>13191</b>	<b>22066</b>	<b>23071</b>	<b>25526</b>
<b>VI. Profit</b>	<b>777</b>	<b>2074</b>	<b>3420</b>	<b>3815</b>	<b>1116</b>	<b>2481</b>	<b>2158</b>	<b>3353</b>
<b>Total (III+IV+V+VI)</b>	<b>30154</b>	<b>36473</b>	<b>21621</b>	<b>24667</b>	<b>16101</b>	<b>25928</b>	<b>28917</b>	<b>33457</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March			
	UTI Bank		Vysya Bank	
	1997	1998	1997	1998
	(65)	(66)	(67)	(68)

### Income

<b>I. Interest Earned</b>	<b>15765</b>	<b>25561</b>	<b>63966</b>	<b>64473</b>
a) Interest/discount on advances/bills	11561	16059	43127	37187
b) Income on Investments	3550	8802	19364	22774
c) Interest on balances with RBI and other inter-bank funds	372	585	1395	3881
d) Others	282	115	80	632
<b>II. Other income</b>	<b>2410</b>	<b>6090</b>	<b>10090</b>	<b>13906</b>
a) Commission, exchange and brokerage	1272	1747	5216	4789
b) Net Profit on sale of investments	401	3252	747	5987
c) Net Profit on sale of land, building & other assets	-5	-	1	2
d) Net Profit on exchange transaction	195	285	2112	1578
e) Miscellaneous income	548	806	2015	1551
<b>Total (I+II)</b>	<b>18175</b>	<b>31651</b>	<b>74055</b>	<b>78379</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>12207</b>	<b>22219</b>	<b>51384</b>	<b>54094</b>
a) Interest on deposits	11227	20537	48089	52373
b) Interest on RBI/inter-bank borrowings	579	914	2094	632
c) Others	401	768	1200	1089
<b>IV. Operating expenses</b>	<b>2641</b>	<b>3976</b>	<b>11500</b>	<b>12777</b>
a) Payments to and provisions for employees	514	829	6817	7293
b) Rent, taxes and lighting	536	1089	1379	1585
c) Printing and stationery	35	108	296	304
d) Advertisement and publicity	89	60	230	154
e) Depreciation on Bank's property	627	851	710	824
f) Directors' fees, allowances and expenses	1	4	30	26
g) Auditors' fees and expenses	6	9	23	28
h) Law charges	14	16	14	25
i) Postage, telegrams, telephones, etc.	123	158	273	370

j) Repairs and maintenance	98	154	323	394
k) Insurance	58	149	221	275
l) Other expenditure	541	548	1184	1499
<b>V. Provisions and contingencies</b>	<b>1804</b>	<b>3695</b>	<b>4660</b>	<b>3957</b>
<b>Total expenses*</b>	<b>14849</b>	<b>26195</b>	<b>62883</b>	<b>66871</b>
<b>VI. Profit</b>	<b>1522</b>	<b>1762</b>	<b>6512</b>	<b>7552</b>
<b>Total (III+IV+V+VI)</b>	<b>18175</b>	<b>31651</b>	<b>74055</b>	<b>78379</b>

**Note** : \*Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

*Source* : Annual accounts of banks.