

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

		FOREIGN BANKS							
		(Amount in Rs. lakh)							
Items	For the year ended 31st March								
	Sakura Bank		Sanwa Bank		Societe Generale		Sonali Bank		
	1997	1998	1997	1998	1997	1998	1997	1998	
		(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
Income									
I. Interest Earned		10214	9766	4185	3851	15297	11364	73	107
a) Interest/discount on advances/bills		8286	7713	3511	2969	10960	6968	29	85
b) Income on Investments		1668	1683	671	852	3453	3709	30	15
c) Interest on balances with RBI and other inter-bank funds		260	361	2	30	818	680	13	7
d) Others		1	9	-	-	66	7	1	-
II. Other income		-878	-1812	-686	277	1265	1780	393	459
a) Commission, exchange and brokerage		349	532	213	191	440	430	371	299
b) Net Profit on sale of investments		-	-	76	-	-108	716	-	-
c) Net Profit on sale of land, building & other assets		-3	-	-	-	-4	-	-	-
d) Net Profit on exchange transaction		-1228	-2929	-1053	47	911	607	-	158
e) Miscellaneous income		3	585	78	39	26	27	22	2
Total (I+II)		9337	7953	3498	4128	16563	13144	467	566
Expenditure & Provisions									
III. Interest expended		3695	3807	1813	1823	11782	9021	34	54
a) Interest on deposits		809	461	994	1352	8747	6536	23	25
b) Interest on RBI/inter-bank borrowings		2884	3346	358	245	3035	2485	5	4
c) Others		1	-	461	226	-	-	5	25
IV. Operating expenses		728	1080	481	535	1431	1761	143	165
a) Payments to and provisions for employees		238	279	96	115	421	509	66	78
b) Rent, taxes and lighting		166	373	117	123	83	99	31	30
c) Printing and stationery		20	22	15	16	18	22	3	2
d) Advertisement and publicity		2	1	-	1	8	3	1	-
e) Depreciation on Bank's property		151	155	60	71	360	337	1	3
f) Directors' fees, allowances and expenses		-	-	-	-	1	1	-	-
g) Auditors' fees and expenses		2	3	3	2	1	2	-	-
h) Law charges		-	-	3	9	4	13	1	-
i) Postage, telegrams, telephones, etc.		23	41	45	43	122	140	9	9
j) Repairs and maintenance		12	34	23	22	58	59	1	2
k) Insurance		8	16	7	6	36	42	1	1
l) Other expenditure		105	155	113	127	319	535	30	38
V. Provisions and contingencies		2425	2909	725	1400	1900	1327	159	166
Total expenses*		4423	4887	2293	2358	13213	10782	177	219
VI. Profit		2490	157	480	370	1449	1035	130	180
Total (III+IV+V+VI)		9337	7953	3498	4128	16563	13144	467	566

		(Amount in Rs. lakh)							
		For the year ended 31st March							
Items	Standard Chartered Bank		State Bank of Mauritius		Sumitomo Bank		The Fuji Bank		
	1997	1998	1997	1998	1997	1998	1997	1998	
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)	
Income									
I. Interest Earned		54861	69363	810	1630		785	357	1338
a) Interest/discount on advances/bills		38716	47983	581	1465		655	214	1143
b) Income on Investments		13462	18223	96	131		89	12	134
c) Interest on balances with RBI and other inter-bank funds		1016	1885	133	-		41	131	60
d) Others		1666	1272	-	33		-	-	-

II. Other income	14421	20276	125	370	365	20	175
a) Commission, exchange and brokerage	7810	12124	33	80	280	17	76
b) Net Profit on sale of investments	1452	2438	-	22	14	-	-
c) Net Profit on sale of land, building & other assets	-32	-	-	-	-	-	-
d) Net Profit on exchange transaction	4898	5271	90	243	68	4	98
e) Miscellaneous income	293	444	2	25	3	-	-
Total (I+II)	69282	89640	935	1999	1149	377	1512
Expenditure & Provisions							
III. Interest expended	35298	46499	110	371	353	23	383
a) Interest on deposits	33516	40737	96	276	280	11	118
b) Interest on RBI/inter-bank borrowings	1781	5759	12	95	67	11	265
c) Others	1	3	3	-	6	-	-
IV. Operating expenses	24567	26311	192	246	432	864	594
a) Payments to and provisions for employees	10178	8116	54	66	96	84	112
b) Rent, taxes and lighting	817	1480	45	49	89	408	353
c) Printing and stationery	1096	892	2	3	6	7	3
d) Advertisement and publicity	1503	1244	3	5	3	2	-
e) Depreciation on Bank's property	798	1225	52	61	29	70	25
f) Directors' fees, allowances and expenses	4	2	-	-	-	-	-
g) Auditors' fees and expenses	16	17	1	1	3	2	2
h) Law charges	652	1607	1	-	5	13	1
i) Postage, telegrams, telephones, etc.	2072	2078	10	21	47	24	21
j) Repairs and maintenance	1538	2260	4	3	19	12	7
k) Insurance	366	408	1	2	-	2	5
l) Other expenditure	5526	6982	19	35	136	239	64
V. Provisions and contingencies	5094	10160	300	511	163	6	77
Total expenses*	59865	72810	302	617	785	887	976
VI. Profit	4322	6670	332	870	201	-516	459
Total (III+IV+V+VI)	69282	89640	935	1999	1149	377	1512

(Amount in Rs. lakh)

Items	For the year ended 31st March			
	The Siam Commercial Bank		Toronto Dominion Bank	
	1997	1998	1997	1998
	(81)	(82)	(83)	(84)

Income

I. Interest Earned	1338	2287	219
a) Interest/discount on advances/bills	1162	1874	191
b) Income on Investments	33	280	1
c) Interest on balances with RBI and other inter-bank funds	143	133	27
d) Others	-	-	-
II. Other income	165	248	390
a) Commission, exchange and brokerage	138	123	377
b) Net Profit on sale of investments	14	149	14
c) Net Profit on sale of land, building & other assets	-	-	-
d) Net Profit on exchange transaction	-	-30	-
e) Miscellaneous income	14	6	-1
Total (I+II)	1503	2535	610

Expenditure & Provisions

III. Interest expended	396	1242	2
a) Interest on deposits	396	191	-

b) Interest on RBI/inter-bank borrowings	-	1051	2
c) Others	-	-	-
IV. Operating expenses	280	294	322
a) Payments to and provisions for employees	46	52	51
b) Rent, taxes and lighting	96	100	63
c) Printing and stationery	2	2	2
d) Advertisement and publicity	-	-	-
e) Depreciation on Bank's property	34	45	24
f) Directors' fees, allowances and expenses	-	-	-
g) Auditors' fees and expenses	2	5	1
h) Law charges	3	1	25
i) Postage, telegrams, telephones, etc.	6	6	18
j) Repairs and maintenance	6	5	11
k) Insurance	3	-	1
l) Other expenditure	82	77	124
V. Provisions and contingencies	419	387	161
Total expenses*	675	1535	324
VI. Profit	408	613	124
Total (III+IV+V+VI)	1503	2535	610

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source : Annual accounts of banks.