

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank		Centurion Bank of Punjab	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	446166	700532	75793	104944	40895	48126	123340	218547
a) Interest/Discount on advances/bills	270286	474565	44407	63128	29095	35517	98371	175343
b) Income on investments	163272	210232	21806	28364	9370	11094	20844	37638
c) Interest on balances with RBI and other inter-bank funds	7730	10764	9030	13081	2422	1495	3917	5055
d) Others	4878	4971	550	371	8	20	208	511
II. Other Income	101011	179548	12401	12697	4262	6049	44057	63729
a) Commission, exchange and brokerage	77896	132070	4547	4401	1669	1795	35870	48388
b) Net profit (loss) on sale of investments	6088	22025	4135	1643	-74	449	719	3474
c) Net profit (loss) on revaluation of investments	-	-	-1177	-1225	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-291	-1518	-36	21	7	10	112	805
e) Net profit (loss) on exchange transactions	12485	20748	560	787	663	871	4816	6464
f) Miscellaneous income	4833	6223	4372	7070	1997	2924	2540	4598
Total (I+II)	547177	880080	88194	117641	45157	54175	167397	282276
Expenditure & Provisions								
III. Interest Expended	299332	441996	43940	73560	25151	31718	69895	149201
a) Interest on deposits	248089	374252	42050	70821	24017	30763	65346	137653
b) Interest on RBI/inter-bank borrowings	16880	17630	83	237	77	41	3205	7343
c) Others	34363	50114	1807	2502	1057	914	1344	4205
IV. Operating Expenses	121460	215492	25074	26952	13740	15111	70582	97689
a) Payments to and provisions for employees	38135	67025	16128	17494	9250	9839	22131	31883
b) Rent, taxes and lighting	15908	25293	1911	2144	1383	1629	6196	9654
c) Printing and stationery	3758	5400	324	331	222	246	1781	1902
d) Advertisement and publicity	2962	7441	525	444	85	84	989	1253
e) Depreciation on bank's property	11186	15811	1192	1122	513	569	5697	7558
f) Directors' fees, allowances and expenses	59	70	36	47	37	49	22	29
g) Auditors' fees and expenses	50	66	50	50	45	55	62	103
h) Law charges	638	519	269	272	97	106	370	597
i) Postage, telegrams, telephones, etc.	7010	10119	451	515	140	226	3403	3687
j) Repairs and maintenance	12887	18959	592	679	293	414	3796	6230
k) Insurance	5481	7672	822	1086	469	516	1250	2014
l) Other expenditure	23386	57117	2774	2768	1206	1378	24885	32779
V. Provisions and Contingencies	60482	115489	8123	5609	4357	3692	14782	23588
Total expenses@	420792	657488	69014	100512	38891	46829	140477	246890
VI. Profit (Loss) during the year	65903	107103	11057	11520	1909	3654	12138	11798
Total (III+IV+V+VI)	547177	880080	88194	117641	45157	54175	167397	282276

Note @ : Excluding 'Provisions and Contingencies'.

: See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	City Union Bank		Development Credit Bank		Dhanlakhshmi Bank		Federal Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	40005	60115	34693	57411	24849	31830	180146	251544
a) Interest/Discount on advances/bills	30832	47948	22536	42929	17705	21961	128145	182732
b) Income on investments	8586	11490	9519	12542	5578	7190	46660	62180
c) Interest on balances with RBI and other inter-bank funds	587	677	2403	1831	1480	2616	4381	3747
d) Others	-	-	235	109	86	63	960	2885
II. Other Income	5408	8509	9249	16256	2766	3622	30258	39499
a) Commission, exchange and brokerage	1397	1747	5946	8446	909	1210	8278	9053
b) Net profit (loss) on sale of investments	344	1235	629	1841	-24	140	4929	7505
c) Net profit (loss) on revaluation of investments	-562	-519	-2154	-1690	-546	-580	-	-
d) Net profit (loss) on sale of land and other assets	2	2	1553	1025	3	-	71	-2
e) Net profit (loss) on exchange transactions	406	459	1493	2287	279	397	3044	3379
f) Miscellaneous income	3821	5585	1782	4347	2145	2455	13936	19564
Total (I+II)	45413	68624	43942	73667	27615	35452	210404	291043
Expenditure & Provisions								
III. Interest Expended	23255	39618	22738	38800	14977	21350	108496	164742
a) Interest on deposits	22788	38953	20643	35907	14200	20488	103006	152585
b) Interest on RBI/inter-bank borrowings	124	263	1888	2289	157	192	1431	2477
c) Others	343	402	207	604	620	670	4059	9680
IV. Operating Expenses	9010	10876	17108	23907	8776	9654	40608	46888
a) Payments to and provisions for employees	4437	4790	6846	9713	4371	4737	26045	27123
b) Rent, taxes and lighting	1027	1373	2391	3062	1107	1205	3759	4532
c) Printing and stationery	202	209	351	370	95	122	509	532
d) Advertisement and publicity	228	320	252	280	64	33	390	762
e) Depreciation on bank's property	1056	1480	898	1331	882	806	2397	2922
f) Directors' fees, allowances and expenses	21	30	23	44	18	18	48	77
g) Auditors' fees and expenses	40	38	30	42	32	35	370	489
h) Law charges	8	6	17	28	62	46	359	327
i) Postage, telegrams, telephones, etc.	306	309	428	514	291	262	387	660
j) Repairs and maintenance	294	448	476	724	184	150	923	1679
k) Insurance	411	550	343	466	250	308	1866	2246
l) Other expenditure	980	1323	5053	7333	1420	1932	3555	5539
V. Provisions and Contingencies	5967	7957	3360	7128	2250	1603	32025	42607
Total expenses@	32265	50494	39846	62707	23753	31004	149104	211630
VI. Profit (Loss) during the year	7181	10173	736	3832	1612	2845	29275	36806
Total (III+IV+V+VI)	45413	68624	43942	73667	27615	35452	210404	291043

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	HDFC Bank		ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	664793	1011500	2199559	3078834	150026	192023	126763	168044
a) Interest/Discount on advances/bills	433415	696673	1609631	2260099	104460	142533	95959	129689
b) Income on investments	205753	287204	498984	746601	39195	44303	27835	35029
c) Interest on balances with RBI and other inter-bank funds	25294	27239	80856	61199	3086	2192	2891	2003
d) Others	331	384	10088	10935	3285	2995	78	1323
II. Other Income	151623	228315	692787	881075	24414	25801	28574	41855
a) Commission, exchange and brokerage	129238	171450	433086	560531	6872	8483	14914	23314
b) Net profit (loss) on sale of investments	-7440	16401	111524	188022	1866	1944	2516	1182
c) Net profit (loss) on revaluation of investments	599	7777	-3507	-6809	-4012	-3956	-	-
d) Net profit (loss) on sale of land and other assets	-105	70	11522	6561	-2765	-67	499	338
e) Net profit (loss) on exchange transactions	19035	28313	64396	11017	1867	2889	2820	4360
f) Miscellaneous income	10296	4304	75766	121753	20586	16508	7825	12661
Total (I+II)	816416	1239815	2892346	3959909	174440	217824	155337	209899
Expenditure & Provisions								
III. Interest Expended	317945	488712	1635850	2348424	122885	157986	82204	118205
a) Interest on deposits	269532	438273	1164771	1711024	105989	140115	71251	104620
b) Interest on RBI/inter-bank borrowings	27405	24243	130010	182696	8390	5584	2691	3345
c) Others	21008	26196	341069	454704	8506	12287	8262	10240
IV. Operating Expenses	242080	374562	669056	815417	34395	40220	50500	60950
a) Payments to and provisions for employees	77686	130135	161675	207890	9629	12190	22723	30239
b) Rent, taxes and lighting	19397	25861	31082	51664	3032	3659	3872	4507
c) Printing and stationery	8530	13098	15247	17421	1041	1124	1113	1103
d) Advertisement and publicity	7488	11473	21774	20786	333	211	349	428
e) Depreciation on bank's property	21960	27172	54478	57835	3409	4016	3798	3893
f) Directors' fees, allowances and expenses	46	39	38	42	39	61	72	36
g) Auditors' fees and expenses	57	82	212	230	81	98	105	61
h) Law charges	555	1050	2848	4537	1141	1316	196	248
i) Postage, telegrams, telephones, etc.	18505	34988	29258	33057	2214	2321	1925	1916
j) Repairs and maintenance	12574	17933	33695	41987	2393	3085	2488	2116
k) Insurance	7166	9016	16890	22495	1415	1735	1948	2007
l) Other expenditure	68116	103715	301859	357473	9668	10404	11911	14396
V. Provisions and Contingencies	142246	217523	276419	380295	10336	12113	13740	15054
Total expenses@	560025	863274	2304906	3163841	157280	198206	132704	179155
VI. Profit (Loss) during the year	114145	159018	311021	415773	6824	7505	8893	15690
Total (III+IV+V+VI)	816416	1239815	2892346	3959909	174440	217824	155337	209899

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	189933	243423	125624	157081	86739	113404	131911	253536
a) Interest/Discount on advances/bills	135367	187756	81352	112299	62111	85816	100379	180205
b) Income on investments	50803	54135	41269	43254	21835	26327	28084	70831
c) Interest on balances with RBI and other inter-bank funds	3763	1532	2516	1155	2779	1116	3312	1804
d) Others	-	-	487	373	14	145	136	696
II. Other Income	16022	24502	17428	22709	11917	15531	31866	46345
a) Commission, exchange and brokerage	8981	8324	8450	10589	9393	11866	18732	22208
b) Net profit (loss) on sale of investments	3372	9016	6395	7820	2747	3068	2474	7299
c) Net profit (loss) on revaluation of investments	-2251	-1833	-1072	-1035	-2703	-2763	-893	-5826
d) Net profit (loss) on sale of land and other assets	-	-	-23	4	11	4	55	11
e) Net profit (loss) on exchange transactions	884	1203	1828	2481	1195	1810	1521	-2736
f) Miscellaneous income	5036	7792	1850	2850	1274	1546	9977	25288
Total (I+II)	205955	267925	143052	179790	98656	128935	163777	299881
Expenditure & Provisions								
III. Interest Expended	113148	162379	83639	110170	52029	76536	69923	130957
a) Interest on deposits	109545	157276	81956	107041	50694	75311	52145	96484
b) Interest on RBI/inter-bank borrowings	3536	5103	795	1392	1019	851	9905	19015
c) Others	67	-	888	1737	316	374	7873	15458
IV. Operating Expenses	37244	40360	23755	30558	19248	21623	61270	101938
a) Payments to and provisions for employees	22007	22577	12909	18099	9270	10178	29298	51923
b) Rent, taxes and lighting	2669	2697	2657	3395	1571	1962	4100	8425
c) Printing and stationery	384	451	302	312	315	309	1553	2758
d) Advertisement and publicity	494	772	278	266	941	734	1500	2201
e) Depreciation on bank's property	3314	3216	1662	1746	2201	1960	3474	5086
f) Directors' fees, allowances and expenses	22	26	22	30	44	54	20	19
g) Auditors' fees and expenses	364	561	57	63	44	56	87	95
h) Law charges	67	96	89	119	38	58	614	1117
i) Postage, telegrams, telephones, etc.	462	462	404	461	751	723	2073	3408
j) Repairs and maintenance	493	786	950	896	419	629	2604	4628
k) Insurance	1604	1794	1513	1713	853	1014	417	903
l) Other expenditure	5364	6922	2912	3458	2801	3946	15530	21375
V. Provisions and Contingencies	28113	29183	17955	14886	11377	9943	18445	37596
Total expenses@	150392	202739	107394	140728	71277	98159	131193	232895
VI. Profit (Loss) during the year	27450	36003	17703	24176	16002	20833	14139	29390
Total (III+IV+V+VI)	205955	267925	143052	179790	98656	128935	163777	299881

Note @ : Excluding 'Provisions and Contingencies'.**Source :** Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank #		Nainital Bank		Ratnakar Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	41826	50605	18903		12316	16868	7632	10729
a) Interest/Discount on advances/bills	31213	37898	12416		7167	10386	5436	6004
b) Income on investments	8915	10310	5672		3148	3532	1808	2396
c) Interest on balances with RBI and other inter-bank funds	1616	1365	815		1990	2931	373	2298
d) Others	82	1032	-		11	19	15	31
II. Other Income	5672	8249	1527		457	754	464	873
a) Commission, exchange and brokerage	3570	2840	842		347	442	226	357
b) Net profit (loss) on sale of investments	-125	2133	-284		-462	-315	26	165
c) Net profit (loss) on revaluation of investments	-	-	-1123		-7	-13	-	-
d) Net profit (loss) on sale of land and other assets	41	548	-24		-	-	-	2
e) Net profit (loss) on exchange transactions	555	617	419		-	-	-	-
f) Miscellaneous income	1631	2111	1697		579	640	212	349
Total (I+II)	47498	58854	20430		12773	17622	8096	11602
Expenditure & Provisions								
III. Interest Expended	29919	38192	14404		5548	9300	4244	5238
a) Interest on deposits	28435	36320	13700		5441	9034	4209	5204
b) Interest on RBI/inter-bank borrowings	330	555	150		107	266	3	2
c) Others	1154	1317	554		-	-	32	32
IV. Operating Expenses	10221	11645	5708		3389	3225	3217	2976
a) Payments to and provisions for employees	5620	6304	2585		2347	2044	2208	1712
b) Rent, taxes and lighting	829	978	1133		249	277	307	356
c) Printing and stationery	147	151	49		46	47	40	43
d) Advertisement and publicity	126	118	26		16	18	13	23
e) Depreciation on bank's property	745	858	374		193	180	290	316
f) Directors' fees, allowances and expenses	18	43	4		4	5	5	6
g) Auditors' fees and expenses	24	28	22		11	14	7	8
h) Law charges	50	47	25		17	29	17	15
i) Postage, telegrams, telephones, etc.	254	497	77		54	56	38	34
j) Repairs and maintenance	64	66	149		38	50	46	42
k) Insurance	438	496	211		110	142	89	93
l) Other expenditure	1906	2059	1053		304	363	157	328
V. Provisions and Contingencies	5600	6490	1649		2060	2384	336	1687
Total expenses@	40140	49837	20112		8937	12525	7461	8214
VI. Profit (Loss) during the year	1758	2527	-1331		1776	2713	299	1701
Total (III+IV+V+VI)	47498	58854	20430		12773	17622	8096	11602

Note @ : Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes.'

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Sangli Bank #		SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	11129		3394	4365	97660	130925	63799	77414
a) Interest/Discount on advances/bills	3460		2015	2802	69441	96057	38704	50595
b) Income on investments	5673		825	1062	21880	29072	21950	22969
c) Interest on balances with RBI and other inter-bank funds	1994		546	488	6339	5796	1686	714
d) Others	2		8	13	-	-	1459	3136
II. Other Income	683		386	1380	10316	12458	8285	11756
a) Commission, exchange and brokerage	444		102	145	2428	2809	3262	3510
b) Net profit (loss) on sale of investments	36		-	248	3160	3157	983	962
c) Net profit (loss) on revaluation of investments	-59		-	-	-1837	-1800	-989	-1314
d) Net profit (loss) on sale of land and other assets	2		-	-	-2	-16	39	2
e) Net profit (loss) on exchange transactions	50		-184	161	1469	1569	1151	1633
f) Miscellaneous income	210		468	826	5098	6739	3839	6963
Total (I+II)	11812		3780	5745	107976	143383	72084	89170
Expenditure & Provisions								
III. Interest Expended	7100		2271	3587	60909	91510	34221	49880
a) Interest on deposits	7079		1964	3278	59260	89481	32965	46234
b) Interest on RBI/inter-bank borrowings	21		301	309	91	680	118	199
c) Others	-		6	-	1558	1349	1138	3447
IV. Operating Expenses	8652		939	921	21885	24807	14743	16850
a) Payments to and provisions for employees	6690		462	393	13323	14635	8899	10140
b) Rent, taxes and lighting	440		123	158	1945	2175	1183	1374
c) Printing and stationery	28		9	8	521	819	308	346
d) Advertisement and publicity	6		2	1	364	354	326	324
e) Depreciation on bank's property	36		94	90	1178	1219	1022	966
f) Directors' fees, allowances and expenses	2		11	14	32	35	36	43
g) Auditors' fees and expenses	37		3	4	82	107	32	31
h) Law charges	67		17	9	89	101	32	33
i) Postage, telegrams, telephones, etc.	67		21	10	520	634	374	465
j) Repairs and maintenance	193		26	23	625	661	443	577
k) Insurance	160		51	66	1015	1319	543	638
l) Other expenditure	926		120	145	2191	2748	1545	1913
V Provisions and Contingencies	29198		(185)	(48)	14770	11903	12542	9766
Total expenses@	15752		3210	4508	82794	116317	48964	66730
VI. Profit (Loss) during the year	-33138		755	1285	10412	15163	10578	12674
Total (III+IV+V+VI)	11812		3780	5745	107976	143383	72084	89170

Note @ : Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes.'

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Concl'd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2007	2008
	(49)	(50)
Income		
I. Interest Earned	58760	131082
a) Interest/Discount on advances/bills	42264	93037
b) Income on investments	15104	36682
c) Interest on balances with RBI and other inter-bank funds	1056	1052
d) Others	336	311
II. Other Income	19458	35453
a) Commission, exchange and brokerage	11159	20508
b) Net profit (loss) on sale of investments	1064	5909
c) Net profit (loss) on revaluation of investments	-614	-614
d) Net profit (loss) on sale of land and other assets	-	-1
e) Net profit (loss) on exchange transactions	3305	2198
f) Miscellaneous income	4544	7453
Total (I+II)	78218	166535
Expenditure & Provisions		
III. Interest Expended	41625	97411
a) Interest on deposits	32930	85401
b) Interest on RBI/inter-bank borrowings	6694	5948
c) Others	2001	6062
IV. Operating Expenses	19350	34116
a) Payments to and provisions for employees	11747	20241
b) Rent, taxes and lighting	1602	3170
c) Printing and stationery	251	384
d) Advertisement and publicity	268	167
e) Depreciation on bank's property	1107	1923
f) Directors' fees, allowances and expenses	27	26
g) Auditors' fees and expenses	31	34
h) Law charges	184	191
i) Postage, telegrams, telephones, etc.	307	735
j) Repairs and maintenance	185	297
k) Insurance	113	208
l) Other expenditure	3528	6740
V. Provisions and Contingencies	7806	15006
Total expenses@	60975	131527
VI. Profit (Loss) during the year	9437	20002
Total (III+IV+V+VI)	78218	166535

Note @ : Excluding 'Provisions and Contingencies'.**Source :** Annual accounts of banks of respective years .