

**Statement 3: Combined Income, Expenditure and Appropriation
Accounts - Selected Financial and Investment Companies - Activity-
Wise, 1997-98 To 1999-2000**

(Rs. lakh)

ITEM	ALL ACTIVITIES			SHARE TRADING AND INVESTMENT HOLDING		
	(803)			(322)		
	1997-98	1998-99	1999-2000	1997-98	1998-99	1999-2000
1	2	3	4	5	6	7
INCOME						
1. Main Income	5,053,61	5,225,44	6,093,15	409,66	461,85	1,214,67
(a) Interest	1,173,61	1,406,32	1,647,67	88,92	91,38	124,98
(i) On loans and advances	603,46	658,36	761,25	35,08	47,72	53,82
(ii) Others	570,16	747,96	886,42	53,83	43,66	71,16
(b) Dividends	253,18	239,54	347,13	156,65	166,93	219,04
(c) Brokerage	153,46	194,77	310,59	39,96	40,49	12,46
(d) Net profit/ loss in share dealings	258,15	209,60	1,007,99	107,38	149,71	850,07
(e) Net earnings from hire purchase financing	1,825,21	1,931,27	1,664,54	71	1,25	1,20
(f) Lease rentals	1,390,00	1,243,94	1,115,24	16,05	12,08	6,92
2. Other income	680,69	633,51	941,86	98,95	99,81	186,67
<i>Of which, rent</i>	23,09	31,46	42,54	4,64	6,44	5,37
3. Non-operating surplus(+)/ deficit(-)	-11,25	27,21	4,09	4,26	9,98	11,81
4. TOTAL (1+2+3)	5,723,06	5,886,16	7,039,10	512,87	571,64	1,413,15
EXPENDITURE AND APPROPRIATIONS						
5. Interest	2,630,97	2,788,66	2,818,89	260,84	239,81	289,36
6. Salaries, wages and bonus	216,64	240,97	286,99	31,12	32,03	38,02
7. Provident fund	15,94	17,43	19,73	1,86	2,42	2,55
8. Employees' welfare expenses	22,78	26,57	31,18	3,44	3,53	4,34
9. Managerial remuneration	16,03	17,70	17,24	2,50	2,74	3,65
10. Bad debts	173,56	400,43	802,56	16,99	34,86	93,86
11. Other expenses	1,170,97	1,210,72	1,241,16	113,06	168,61	155,93
<i>Of which, (a) Rent</i>	84,52	75,64	69,01	13,98	10,61	9,22
<i>(b) Insurance</i>	7,83	10,03	9,73	96	87	97
<i>(c) Advertisement</i>	41,65	24,47	31,94	96	40	78
12. Depreciation provision	883,49	797,23	848,82	23,90	21,90	15,20
13. Other provisions (other than tax and depreciation)	168,27	302,06	184,15	27,75	76,07	76,51
14. Operating profits	435,66	57,18	784,28	27,15	-20,32	721,91
15. Non-operating surplus(+)/ deficit(-)	-11,25	27,21	4,09	4,26	9,98	11,81
16. Profits before tax	424,41	84,39	788,37	31,41	-10,34	733,72
17. <i>Less: tax provision</i>	207,04	227,99	444,05	34,01	32,50	150,36
18. Profits after tax	217,37	-143,60	344,32	-2,60	-42,84	583,36
(a) Dividends	211,94	187,36	366,34	44,79	53,09	178,40
(i) Ordinary	181,24	161,76	348,17	37,46	40,56	169,78
(ii) Preference	30,70	25,60	18,17	7,33	12,53	8,63
(b) Profits retained	5,43	-330,96	-22,02	-47,39	-95,92	404,96
19. TOTAL (5 TO 15)	5,723,06	5,886,16	7,039,10	512,87	571,64	1,413,15

(Rs. lakh)

ITEM	LOAN FINANCE			HIRE PURCHASE FINANCE		
	(174)			(106)		
	1997-98	1998-99	1999-2000	1997-98	1998-99	1999-2000
1	8	9	10	11	12	13
INCOME						
1. Main Income	934,36	1,157,14	1,429,65	1,764,42	1,860,63	1,739,27
(a) Interest	732,66	1,001,84	1,184,74	113,87	117,48	97,92
(i) On loans and advances	331,36	431,05	575,53	80,73	40,73	27,15
(ii) Others	401,30	570,79	609,21	33,14	76,75	70,77
(b) Dividends	34,12	26,61	53,68	14,99	8,78	11,30
(c) Brokerage	5,25	3,77	15,79	74	2,14	96
(d) Net profit/ loss in share dealings	111,46	43,54	58,37	11,05	13,65	43,86
(e) Net earnings from hire purchase financing	17,69	47,74	90,70	1,157,86	1,288,68	1,177,68
(f) Lease rentals	33,18	33,63	26,37	465,92	429,90	407,54
2. Other income	156,44	187,13	277,33	149,15	77,03	139,41
<i>Of which, rent</i>	<i>14,33</i>	<i>18,68</i>	<i>27,87</i>	<i>1,19</i>	<i>1,05</i>	<i>1,40</i>
3. Non-operating surplus(+)/ deficit(-)	18,86	-7,14	-1,17	4,70	16,09	3,51
4. TOTAL (1+2+3)	1,109,66	1,337,12	1,705,81	1,918,27	1,953,75	1,882,19
EXPENDITURE AND APPROPRIATIONS						
5. Interest	468,39	672,59	886,76	973,90	1,013,49	900,49
6. Salaries, wages and bonus	39,84	50,62	61,32	58,04	61,76	66,64
7. Provident fund	4,50	4,31	4,74	3,94	4,34	5,38
8. Employees' welfare expenses	4,73	4,71	6,60	5,36	9,35	8,88
9. Managerial remuneration	3,57	3,65	2,05	3,95	3,99	3,91
10. Bad debts	31,09	44,87	31,33	39,80	136,87	432,50
11. Other expenses	383,29	407,30	435,25	279,74	275,92	289,55
<i>Of which, (a) Rent</i>	<i>25,39</i>	<i>27,16</i>	<i>26,28</i>	<i>23,20</i>	<i>17,81</i>	<i>14,12</i>
<i>(b) Insurance</i>	<i>1,97</i>	<i>2,19</i>	<i>2,53</i>	<i>1,38</i>	<i>2,10</i>	<i>2,24</i>
<i>(c) Advertisement</i>	<i>14,73</i>	<i>4,94</i>	<i>16,76</i>	<i>18,00</i>	<i>9,61</i>	<i>4,69</i>
12. Depreciation provision	40,54	34,20	44,09	300,01	297,00	259,06
13. Other provisions (other than tax and depreciation)	4,06	14,86	7,44	27,39	20,51	18,22
14. Operating profits	110,80	107,15	227,40	221,44	114,42	-105,96
15. Non-operating surplus(+)/ deficit(-)	18,86	-7,14	-1,17	4,70	16,09	3,51
16. Profits before tax	129,66	100,01	226,23	226,14	130,51	-102,45
17. <i>Less: tax provision</i>	<i>31,36</i>	<i>40,09</i>	<i>85,36</i>	<i>62,49</i>	<i>71,15</i>	<i>62,55</i>
18. Profits after tax	98,30	59,92	140,87	163,64	59,36	-165,00
(a) Dividends	15,23	23,00	62,39	63,43	45,68	48,95
(i) Ordinary	15,23	20,46	60,86	56,26	38,76	43,89
(ii) Preference	-	2,54	1,53	7,17	6,92	5,06
(b) Profits retained	83,08	36,91	78,47	100,22	13,68	-213,95
19. TOTAL (5 TO 15)	1,109,66	1,337,12	1,705,81	1,918,27	1,953,75	1,882,19

(Rs. lakh)

ITEM	LEASING			DIVERSIFIED		
	(76)			(62)		
	1997-98	1998-99	1999-2000	1997-98	1998-99	1999-2000
1	14	15	16	17	18	19

INCOME

1. Main Income	852,27	720,92	508,75	946,46	850,86	832,70
----------------	--------	--------	--------	--------	--------	--------

(a) Interest	96,86	63,80	43,08	128,29	118,98	155,56
(i) On loans and advances	46,89	36,90	12,83	104,96	97,50	87,28
(ii) Others	49,97	26,90	30,25	23,33	21,48	68,28
(b) Dividends	8,04	7,29	8,18	36,73	27,48	48,22
(c) Brokerage	2,51	1,87	90	1,20	1,58	56
(d) Net profit/ loss in share dealings	-8,07	5,86	-6,72	27,02	-6,92	28,51
(e) Net earnings from hire purchase financing	283,98	238,54	95,12	354,49	350,29	298,73
(f) Lease rentals	468,95	403,56	368,20	398,73	359,45	301,11
2. Other income	69,63	50,86	72,77	117,84	135,59	131,65
<i>Of which, rent</i>	65	2,87	4,42	1,32	1,53	2,04
3. Non-operating surplus(+)/ deficit(-)	-34,00	-7,91	-16,96	-3,85	12,82	14,69
4. TOTAL (1+2+3)	887,90	763,88	564,55	1,060,44	999,26	979,04

EXPENDITURE AND APPROPRIATIONS

5. Interest	441,61	380,49	236,14	455,60	457,35	455,05
6. Salaries, wages and bonus	25,48	25,50	29,25	29,65	30,54	32,73
7. Provident fund	1,63	1,82	2,09	1,63	2,18	2,23
8. Employees' welfare expenses	3,07	2,59	2,54	3,12	3,56	3,86
9. Managerial remuneration	1,96	2,27	1,84	1,94	1,82	2,11
10. Bad debts	66,65	92,56	127,07	15,43	84,61	98,34
11. Other expenses	122,16	118,64	87,78	135,03	118,16	112,42
<i>Of which, (a) Rent</i>	9,38	7,70	4,63	6,73	7,54	7,28
<i>(b) Insurance</i>	1,21	1,63	1,59	1,11	1,88	1,56
<i>(c) Advertisement</i>	2,52	1,90	1,19	4,98	7,19	7,70
12. Depreciation provision	289,40	284,61	321,07	216,02	145,85	195,70
13. Other provisions (other than tax and depreciation)	72,93	109,34	64,17	36,12	80,68	17,16
14. Operating profits	-102,98	-246,03	-290,44	169,75	61,68	44,74
15. Non-operating surplus(+)/ deficit(-)	-34,00	-7,91	-16,96	-3,85	12,82	14,69
16. Profits before tax	-136,98	-253,94	-307,41	165,90	74,50	59,43
17. <i>Less: tax provision</i>	17,96	16,33	18,60	49,37	50,02	52,96
18. Profits after tax	-154,94	-270,26	-326,01	116,52	24,48	6,47
(a) Dividends	33,22	21,71	20,50	51,15	35,46	30,65
(i) Ordinary	19,79	20,52	19,46	50,34	34,00	30,13
(ii) Preference	13,43	1,19	1,04	81	1,46	52
(b) Profits retained	-188,16	-291,97	-346,50	65,38	-10,98	-24,18
19. TOTAL (5 TO 15)	887,90	763,88	564,55	1,060,44	999,26	979,04

Note : Figures in brackets below the activity titles denote the number of companies 'All activities' include figures for the miscellaneous activity group for which separate data are not presented..