

**Statement 3 : Combined Income, Expenditure and Appropriation
Accounts - Financial and Investment Companies - Activity-Wise,
1993-94 to 1995-96**

(Rs. lakh)

ITEM	ALL ACTIVITIES			SHARE TRADING AND INVESTMENT HOLDING		
	(622)			(254)		
	1993-94	1994-95	1995-96	1993-94	1994-95	1995-96
1	2	3	4	5	6	7
INCOME						
1. Main Income	2,245.64	3,120.11	4,441.69	220.20	269.82	338.54
(a) Interest	232.16	372.04	556.79	24.37	26.22	35.49
(i) On loans and advances	195.02	312.75	474.85	15.70	20.31	27.39
(ii) Others	37.13	59.29	81.94	8.67	5.91	8.10
(b) Dividends	175.05	268.57	400.29	82.55	102.23	155.33
(c) Brokerage	46.24	71.80	92.89	80	1.80	2.62
(d) Net profit/ loss in share dealings	519.44	429.57	258.62	108.78	135.67	140.20
(e) Net earnings from hire purchase financing	578.60	965.00	1,600.95	1	3	25
(f) Lease rentals	694.15	1,013.14	1,532.14	3.69	3.88	4.66
2. Other income	586.01	925.96	1,157.58	7.81	13.58	13.50
<i>Of which, rent</i>	<i>3.03</i>	<i>4.67</i>	<i>5.02</i>	<i>60</i>	<i>92</i>	<i>1.48</i>
3. Non-operating surplus(+)/ deficit(-)	23.13	78.65	15.60	12.03	3.58	36
4. TOTAL (1+2+3)	2,854.77	4,124.72	5,614.87	240.03	286.98	352.40
EXPENDITURE AND APPROPRIATIONS						
5. Interest	865.58	1,400.87	2,220.57	65.57	91.76	112.93
6. Salaries, wages and bonus	105.22	153.17	464.45	2.57	3.19	4.73
7. Provident fund	6.99	10.16	19.52	20	22	31
8. Employees' welfare expenses	16.79	27.74	29.03	29	34	67
9. Managerial remuneration	3.37	4.30	6.54	21	27	40
10. Bad debts	12.89	34.40	33.62	1.29	64	20
11. Other expenses	440.87	640.21	646.62	10.85	15.33	22.93
<i>Of which,</i>						
(a) <i>Rent</i>	<i>20.42</i>	<i>25.73</i>	<i>44.83</i>	<i>34</i>	<i>75</i>	<i>1.11</i>
(b) <i>Insurance</i>	<i>2.48</i>	<i>5.16</i>	<i>6.10</i>	<i>5</i>	<i>7</i>	<i>26</i>
(c) <i>Advertisement</i>	<i>16.86</i>	<i>26.61</i>	<i>36.45</i>	<i>11</i>	<i>13</i>	<i>78</i>
12. Depreciation provision	409.18	604.26	890.51	3.62	3.72	4.62
13. Other provisions (other than tax and depreciation)	6.48	31.86	69.22	27	38	50
14. Operating profits	964.27	1,139.11	1,219.18	143.14	167.53	204.76
15. Non-operating surplus(+)/ deficit(-)	23.13	78.65	15.60	12.03	3.58	36
16. Profits before tax	987.40	1,217.76	1,234.78	155.17	171.12	205.11
17. <i>Less: tax provision</i>	<i>111.01</i>	<i>142.61</i>	<i>125.97</i>	<i>30.69</i>	<i>29.22</i>	<i>33.93</i>
18. Profits after tax	876.39	1,075.15	1,108.81	124.48	141.89	171.18
(a) Dividends	180.26	301.26	391.35	49.83	75.28	89.61
(i) Ordinary	177.98	293.53	379.87	49.34	73.18	86.73
(ii) Preference	2.28	7.72	11.49	49	2.10	2.88
(b) Profits retained	696.13	773.89	717.46	74.65	66.61	81.57
19. TOTAL (5 TO 15)	2,854.77	4,124.72	5,614.87	240.03	286.98	352.40

(Rs. lakh)

LOAN FINANCE

HIRE PURCHASE
FINANCE

ITEM	(92)			(50)		
	1993-94	1994-95	1995-96	1993-94	1994-95	1995-96
	8	9	10	11	12	13
INCOME						
1. Main Income	85,82	133,55	191,64	581,33	826,66	1,162,94
(a) Interest	65,09	105,17	175,68	27,72	47,31	45,67
(i) On loans and advances	62,13	101,79	172,26	17,25	32,48	30,54
(ii) Others	2,96	3,38	3,41	10,47	14,83	15,13
(b) Dividends	3,49	6,52	8,17	15,76	19,31	24,32
(c) Brokerage	-	11	21	35	1,79	3,29
(d) Net profit/ loss in share dealings	14,17	14,62	-56	6,46	11,68	13,95
(e) Net earnings from hire purchase financing	27	31	9	350,05	534,63	808,45
(f) Lease rentals	2,80	6,82	8,04	181,00	211,93	267,26
2. Other income	9,72	11,89	17,85	32,54	41,11	68,35
<i>Of which, rent</i>	32	37	36	27	21	50
3. Non-operating surplus(+)/ deficit(-)	2,83	30,38	25	4,97	2,60	2,51
4. TOTAL (1+2+3)	98,37	175,82	209,74	618,84	870,36	1,233,79
EXPENDITURE AND APPROPRIATIONS						
5. Interest	58,00	75,28	148,41	290,13	404,13	612,51
6. Salaries, wages and bonus	2,05	2,72	3,82	13,29	20,74	28,95
7. Provident fund	19	20	22	1,11	1,75	2,31
8. Employees' welfare expenses	36	43	54	2,23	3,38	4,78
9. Managerial remuneration	18	36	49	57	50	1,18
10. Bad debts	43	2,54	32	5,18	5,25	10,71
11. Other expenses	10,24	32,15	19,77	58,36	88,41	124,06
<i>Of which,</i>						
(a) Rent	97	1,39	1,42	2,52	3,87	5,85
(b) Insurance	12	83	23	43	61	87
(c) Advertisement	56	92	1,52	4,21	6,52	6,34
12. Depreciation provision	6,33	9,12	10,42	108,24	151,50	201,88
13. Other provisions (other than tax and depreciation)	1,03	29	1,03	2,38	6,18	17,13
14. Operating profits	16,73	22,37	24,48	132,39	185,92	227,77
15. Non-operating surplus(+)/ deficit(-)	2,83	30,38	25	4,97	2,60	2,51
16. Profits before tax	19,56	52,75	24,73	137,36	188,52	230,27
17. Less: tax provision	6,39	7,63	7,71	30,57	36,06	35,83
18. Profits after tax	13,17	45,12	17,02	106,79	152,46	194,44
(a) Dividends	5,00	12,13	16,36	24,48	40,83	58,79
(i) Ordinary	4,98	9,89	14,12	23,67	39,56	58,21
(ii) Preference	2	2,24	2,24	81	1,27	58
(b) Profits retained	8,17	32,99	66	82,31	111,63	135,65
19. TOTAL (5 TO 15)	98,37	175,82	209,74	618,84	870,36	1,233,79

(Rs. lakh)

ITEM	LEASING (78)			DIVERSIFIED (91)		
	1993-94	1994-95	1995-96	1993-94	1994-95	1995-96
	14	15	16	17	18	19
INCOME						
1. Main Income	295,39	497,70	841,44	672,00	1,099,51	1,654,31
(a) Interest	46,28	72,47	112,87	50,94	89,93	152,86
(i) On loans and advances	42,28	68,76	98,35	41,33	64,03	122,91
(ii) Others	4,00	3,71	14,53	9,60	25,90	29,95
(b) Dividends	14,82	17,92	46,35	28,18	78,25	96,26

(c) Brokerage	6,42	8,94	9,81	3,56	8,59	6,18
(d) Net profit/ loss in share dealings	33,98	48,86	3,85	66,24	84,96	60,42
(e) Net earnings from hire purchase financing	40,04	78,42	110,79	185,30	345,51	680,31
(f) Lease rentals	153,85	271,09	557,78	337,78	492,27	658,28
2. Other income	46,27	64,11	77,08	147,72	290,05	255,00
<i>Of which, rent</i>	4	3	3	1,61	2,94	2,43
3. Non-operating surplus(+)/ deficit(-)	- 75	- 2	3,52	- 4,47	- 73	63
4. TOTAL (1+2+3)	340,91	561,80	922,04	815,25	1,388,83	1,909,95
EXPENDITURE AND APPROPRIATIONS						
5. Interest	76,15	146,62	267,27	299,44	549,53	886,43
6. Salaries, wages and bonus	6,88	12,88	20,13	19,34	29,78	46,22
7. Provident fund	56	79	1,27	1,31	2,06	3,13
8. Employees' welfare expenses	99	1,54	2,38	2,82	4,44	6,98
9. Managerial remuneration	61	89	1,28	92	1,09	2,63
10. Bad debts	1,05	3,17	9,90	4,14	19,12	10,79
11. Other expenses	64,12	65,17	105,34	105,10	163,60	239,19
<i>Of which,</i>						
(a) Rent	1,94	2,54	6,79	5,06	7,64	14,23
(b) Insurance	20	39	44	53	1,08	1,72
(c) Advertisement	2,92	3,73	5,77	8,69	13,12	19,63
12. Depreciation provision	84,16	134,90	251,20	175,21	257,18	366,07
13. Other provisions (other than tax and depreciation)	23	2,46	2,73	1,61	15,87	34,49
14. Operating profits	106,91	193,40	257,02	209,82	346,89	313,39
15. Non-operating surplus(+)/ deficit(-)	- 75	- 2	3,52	- 4,47	- 73	63
16. Profits before tax	106,16	193,39	260,54	205,35	346,16	314,02
17. Less: tax provision	7,99	8,48	4,47	17,55	26,37	21,04
18. Profits after tax	98,17	184,91	256,06	187,80	319,80	292,98
(a) Dividends	35,95	57,31	84,68	51,69	83,70	101,17
(i) Ordinary	35,71	55,91	84,42	51,17	83,45	98,40
(ii) Preference	24	1,40	26	53	25	2,77
(b) Profits retained	62,22	127,60	171,38	136,11	236,10	191,81
19. TOTAL (5 TO 15)	340,91	561,80	922,04	815,25	1,388,83	1,909,95

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

- Nil or negligible.