

Annexure 1 : Combined Income, Expenditure and Appropriation Accounts - Financial and Investment Companies, 1994-95 to 1996-97

(Rs. lakh)

ITEM	ALL COMPANIES EXCLUDING ICICI AND HDFC (705)			ALL COMPANIES (707)		
	1994-95	1995-96	1996-97	1994-95	1995-96	1996-97
	1	2	3	4	5	6
INCOME						
1. Main Income	2,413,64	3,739,79	4,195,53	5,660,85	8,077,15	9,866,85
(a) Interest	292,07	450,92	514,44	3,045,90	4,064,62	5,194,66
(i) On loans and advances	244,21	388,29	428,70	2,792,79	3,526,39	4,340,58
(ii) Others	47,86	62,64	85,74	253,12	538,23	854,07
(b) Dividends	264,23	391,20	386,53	374,13	593,27	601,26
(c) Brokerage	69,64	90,16	139,65	110,30	150,97	259,73
(d) Net profit/ loss in share dealings	360,21	272,61	115,74	433,66	378,06	255,69
(e) Net earnings from hire purchase financing	601,46	1,242,38	1,522,05	601,46	1,242,38	1,522,05
(f) Lease rentals	826,03	1,292,51	1,517,12	1,095,39	1,647,84	2,033,47
2. Other income	1,101,03	1,144,72	1,542,85	1,395,07	1,277,53	1,607,89
<i>Of which, rent</i>	4,86	6,63	7,70	15,42	22,68	22,73
3. Non-operating surplus(+)/ deficit(-)	96,62	10,54	44,85	97,92	48,33	59,89
4. TOTAL (1+2+3)	3,611,29	4,895,05	5,783,23	7,153,84	9,403,00	11,534,63
EXPENDITURE AND APPROPRIATIONS						
5. Interest	1,224,18	1,928,59	2,445,76	3,436,49	4,869,38	6,271,73
6. Salaries, wages and bonus	147,99	457,49	284,52	174,18	495,38	334,93
7. Provident fund	9,46	18,64	18,15	13,90	25,76	25,15
8. Employees' welfare expenses	26,42	26,76	40,90	30,33	31,55	47,85
9. Managerial remuneration	4,24	6,24	10,37	4,83	6,64	11,95
10. Bad debts	36,07	27,45	69,00	130,03	109,27	163,80
11. Other expenses	592,20	630,83	1,213,96	687,65	757,15	1,419,82
<i>Of which, (a) Rent</i>	27,35	75,09	127,95	35,05	84,99	142,18
<i>(b) Insurance</i>	4,53	5,68	7,54	5,08	6,34	8,48
<i>(c) Advertisement</i>	23,53	33,06	32,42	25,91	36,02	37,08
12. Depreciation provision	474,71	685,93	852,57	638,37	893,32	1,117,69
13. Other provisions (other than tax and depreciation)	21,75	63,75	290,86	32,03	81,18	298,86
14. Operating profits	977,65	1,038,82	512,29	1,908,11	2,085,04	1,782,96
15. Non-operating surplus(+)/ deficit(-)	96,62	10,54	44,85	97,92	48,33	59,89
16. Profits before tax	1,074,27	1,049,36	557,15	2,006,03	2,133,37	1,842,85
17. Less: tax provision	140,96	132,11	233,30	397,90	403,27	509,16
18. Profits after tax	933,30	917,24	323,85	1,608,13	1,730,10	1,333,69
(a) Dividends	254,68	320,69	314,23	402,43	524,86	600,86
(i) Ordinary	246,85	306,95	294,89	394,60	502,12	563,95
(ii) Preference	7,83	13,74	19,33	7,83	22,74	36,91
(b) Profits retained	678,63	596,55	9,62	1,205,71	1,205,24	732,83
19. TOTAL (5 TO 15)	3,611,29	4,895,05	5,783,23	7,153,84	9,403,00	11,534,63

Note: Figures in brackets denote the number of companies.