TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Punjab		Bank of Rajasthan		Bharat Overseas Bank		Catholic Syrian Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**33994**	**32859**	**50287**	**52236**	**19848**	**21872**	**35715**	**36819**
a) Interest/discount on advances/bills	17981	20000	19735	22898	10520	11847	17244	20875
b) Income on Investments	14700	10894	28111	24939	8291	8072	17290	14229
c) Interest on balances with RBI and other inter-bank funds	1313	1865	2426	4203	976	1220	1178	1503
d) Others	—	100	15	196	61	733	3	212
II. Other income	**13242**	**6906**	**17701**	**6376**	**3164**	**1928**	**11882**	**4627**
a) Commission, exchange and brokerage	2371	4549	2219	2775	855	840	1359	1579
b) Net Profit (loss) on sale of investments	6675	(2178)	12804	782	1388	(552)	9136	1781
c) Net Profit (loss) on revaluation of investments	—	(1572)	—	—	—	—	(11)	(910)
d) Net Profit (loss) on sale of land, building & other assets	(93)	(20)	(5)	(13)	10	7	3	(3)
e) Net Profit (loss) on exchange transaction	1902	1130	477	613	404	510	439	585
f) Miscellaneous income	2387	4997	2206	2219	507	1123	956	1595
Total (I+II)	**47236**	**39765**	**67988**	**58612**	**23012**	**23800**	**47597**	**41446**
Expenditure & Provisions								
III. Interest expended	**21181**	**19367**	**31302**	**30891**	**11316**	**11370**	**23494**	**22200**
a) Interest on deposits	19247	17714	30863	29983	10992	10678	22911	21610
b) Interest on RBI/inter-bank borrowings	580	299	93	169	185	289	21	13
c) Others	1354	1354	346	739	139	403	562	577
IV. Operating expenses	**15760**	**18452**	**18157**	**19474**	**6013**	**6998**	**11778**	**11388**
a) Payments to and provisions for employees	2081	2886	11623	12066	2765	3135	8492	7657
b) Rent, taxes and lighting	2537	2787	1429	1735	922	1069	1005	1139
c) Printing and stationery	687	708	263	269	69	101	196	212
d) Advertisement and publicity	825	642	105	242	80	111	70	50
e) Depreciation on Bank's property	3169	3206	1185	1237	722	792	491	549
f) Directors' fees, allowances and expenses	50	64	21	19	17	14	29	35
g) Auditors' fees and expenses	80	93	43	48	20	33	26	32
h) Law charges	32	17	476	310	60	46	79	89
i) Postage, telegrams, telephones, etc.	527	662	484	548	195	205	157	177
j) Repairs and maintenance	1441	1578	462	496	76	77	139	223
k) Insurance	294	406	300	501	144	197	207	347
l) Other expenditure	4037	5403	1766	2003	943	1218	887	878
V. Provisions and contingencies	**6593**	**8072**	**11626**	**4744**	**2175**	**3427**	**6677**	**6792**
Total expenses @	**36941**	**37819**	**49459**	**50365**	**17329**	**18368**	**35272**	**33588**
VI. Profit (loss)	**3702**	**(6126)**	**6903**	**3503**	**3508**	**2005**	**5648**	**1066**
Total (III+IV+V+VI)	**47236**	**39765**	**67988**	**58612**	**23012**	**23800**	**47597**	**41446**

Notes

@ : Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**33379**	**34609**	**27618**	**29067**	**35248**	**30322**	**19107**	**19216**
a) Interest/discount on advances/bills	20247	26815	15827	18552	21016	17659	11453	12343
b) Income on Investments	8393	5412	11478	10067	11277	10038	7091	6289
c) Interest on balances with RBI and other inter-bank funds	2679	1070	313	448	2496	2625	543	584
d) Others	2060	1312	—	—	459	—	20	—
II. Other income	**6298**	**6446**	**6649**	**3344**	**8835**	**9128**	**5818**	**1471**
a) Commission, exchange and brokerage	3734	5827	1654	1492	2932	3686	1082	936
b) Net Profit (loss) on sale of investments	1389	(706)	3482	(655)	2957	1555	3805	(694)
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(33)	(156)	(1)	2	7	(11)	3	32
e) Net Profit (loss) on exchange transaction	599	446	288	419	1079	1009	230	205
f) Miscellaneous income	609	1035	1226	2086	1860	2889	698	992
Total (I+II)	**39677**	**41055**	**34267**	**32411**	**44083**	**39450**	**24925**	**20687**
Expenditure & Provisions								
III. Interest expended	**20382**	**16821**	**17993**	**17983**	**25687**	**23352**	**12169**	**11906**
a) Interest on deposits	18079	14613	17907	17920	22774	20529	11656	11404
b) Interest on RBI/inter-bank borrowings	243	408	56	57	1325	1886	51	14
c) Others	2060	1800	30	6	1588	937	462	488
IV. Operating expenses	**18082**	**21918**	**4495**	**6261**	**13002**	**16511**	**6061**	**6936**
a) Payments to and provisions for employees	3129	4270	2496	3094	5537	5434	3837	4176
b) Rent, taxes and lighting	1690	1927	428	477	1236	2065	636	808
c) Printing and stationery	518	594	101	114	357	335	114	113
d) Advertisement and publicity	415	772	140	197	414	311	165	95
e) Depreciation on Bank's property	3614	2973	254	307	1299	1269	473	609
f) Directors' fees, allowances and expenses	5	8	14	15	69	118	20	27
g) Auditors' fees and expenses	16	17	11	13	32	41	19	23
h) Law charges	196	130	1	10	84	173	35	77
i) Postage, telegrams, telephones, etc.	583	721	152	134	441	406	83	205
j) Repairs and maintenance	1433	1388	73	82	270	280	75	58
k) Insurance	229	308	166	266	154	285	93	169
l) Other expenditure	6254	8810	659	1552	3109	5794	511	576
V. Provisions and contingencies	**11727**	**(195)**	**6076**	**3535**	**3660**	**15879**	**4947**	**4005**
Total expenses @	**38464**	**38739**	**22488**	**24244**	**38689**	**39863**	**18230**	**18842**
VI. Profit (loss)	**(10514)**	**2511**	**5703**	**4632**	**1734**	**(16292)**	**1748**	**(2160)**
Total (III+IV+V+VI)	**39677**	**41055**	**34267**	**32411**	**44083**	**39450**	**24925**	**20687**

Notes

@ : Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank #		HDFC Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**119206**	**119103**	**1841**	**1814**	**35419**		**254893**	**309349**
a) Interest/discount on advances/bills	71428	77276	1174	1170	24298		110866	166370
b) Income on Investments	43666	37898	504	556	9367		132222	130636
c) Interest on balances with RBI and other inter-bank funds	3042	2772	18	17	1147		11096	11403
d) Others	1070	1157	145	71	607		709	940
II. Other income	**29786**	**21198**	**448**	**(70)**	**16106**		**48003**	**65134**
a) Commission, exchange and brokerage	5920	6566	53	54	4281		32035	60496
b) Net Profit (loss) on sale of investments	17442	6462	357	—	5695		3778	(7974)
c) Net Profit (loss) on revaluation of investments	(107)	(976)	—	(164)	88		(1091)	1398
d) Net Profit (loss) on sale of land, building & other assets	6	8	(1)	(1)	1290		(45)	21
e) Net Profit (loss) on exchange transaction	1877	2766	—	—	1832		7400	9117
f) Miscellaneous income	4648	6372	39	41	2920		5926	2076
Total (I+II)	**148992**	**140301**	**2289**	**1744**	**51525**		**302896**	**374483**
Expenditure & Provisions								
III. Interest expended	**77029**	**68874**	**1589**	**1495**	**43514**		**121105**	**131556**
a) Interest on deposits	72305	65680	1587	1494	38152		103829	110764
b) Interest on RBI/inter-bank borrowings	170	122	2	1	102		14362	16616
c) Others	4554	3072	—	—	5260		2914	4176
IV. Operating expenses	**28290**	**31386**	**501**	**520**	**15891**		**81000**	**108540**
a) Payments to and provisions for employees	17825	18578	305	311	3723		20409	27667
b) Rent, taxes and lighting	2526	3195	24	26	2861		9844	11977
c) Printing and stationery	370	425	11	4	380		3748	4637
d) Advertisement and publicity	356	372	1	1	242		3706	5495
e) Depreciation on Bank's property	2410	2744	76	77	3515		12572	14407
f) Directors' fees, allowances and expenses	31	29	2	1	10		12	15
g) Auditors' fees and expenses	200	286	1	1	69		49	72
h) Law charges	213	281	13	23	71		125	244
i) Postage, telegrams, telephones, etc.	377	431	12	12	860		7700	10155
j) Repairs and maintenance	587	877	3	7	943		6617	7276
k) Insurance	627	1075	8	18	416		1790	3321
l) Other expenditure	2768	3093	45	39	2801		14428	23274
V. Provisions and contingencies	**30044**	**31031**	**62**	**325**	**73359**		**49841**	**67831**
Total expenses @	**105319**	**100260**	**2090**	**2015**	**59405**		**202105**	**240096**
VI. Profit (loss)	**13629**	**9010**	**137**	**(596)**	**(81239)**		**50950**	**66556**
Total (III+IV+V+VI)	**148992**	**140301**	**2289**	**1744**	**51525**		**302896**	**374483**

Notes

@ : Excluding 'Provisions and Contingencies'.

: See 'Explanatory Notes'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	ICICI Bank		IDBI Bank #		IndusInd Bank		ING Vysya Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**889403**	**940990**	**73677**		**98615**	**113440**	**92416**	**99057**
a) Interest/discount on advances/bills	607385	675283	48773		69694	81136	55872	64678
b) Income on Investments	243174	222944	22905		26034	30636	27078	25865
c) Interest on balances with RBI and other inter-bank funds	21063	23201	953		2848	1189	3790	2584
d) Others	17781	19562	1046		39	479	5676	5930
II. Other income	**306492**	**341615**	**21025**		**34494**	**25074**	**36326**	**12051**
a) Commission, exchange and brokerage	107180	192100	12686		2103	3153	10949	11531
b) Net Profit (loss) on sale of investments	122463	54605	2687		22683	5795	18478	(4820)
c) Net Profit (loss) on revaluation of investments	—	—	—		—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(320)	(208)	(6)		(645)	(633)	54	92
e) Net Profit (loss) on exchange transaction	19263	31464	2007		1114	1431	1820	2420
f) Miscellaneous income	57906	63654	3651		9239	15328	5025	2828
Total (I+II)	**1195895**	**1282605**	**94702**		**133109**	**138514**	**128742**	**111108**
Expenditure & Provisions								
III. Interest expended	**701525**	**657089**	**40572**		**66925**	**71890**	**68006**	**63382**
a) Interest on deposits	302302	325207	29627		49992	57024	57914	51623
b) Interest on RBI/inter-bank borrowings	22937	25277	5912		9331	11100	1056	2066
c) Others	376286	306605	5033		7602	3766	9036	9693
IV. Operating expenses	**257123**	**329914**	**25658**		**21713**	**26503**	**34556**	**37793**
a) Payments to and provisions for employees	54606	73741	6780		5037	6016	16755	17611
b) Rent, taxes and lighting	14925	18533	2872		2078	2488	2728	2836
c) Printing and stationery	8610	8766	850		548	755	700	780
d) Advertisement and publicity	6868	11626	584		595	581	680	583
e) Depreciation on Bank's property	53944	59036	2842		3672	4487	4083	3674
f) Directors' fees, allowances and expenses	36	39	11		53	48	54	41
g) Auditors' fees and expenses	168	176	25		84	67	80	127
h) Law charges	869	971	63		1124	913	107	112
i) Postage, telegrams, telephones, etc.	14150	17363	1815		1464	1903	1254	1347
j) Repairs and maintenance	18957	21595	1478		1455	1885	1846	1963
k) Insurance	3350	5972	552		506	921	740	1205
l) Other expenditure	80640	112096	7786		5097	6439	5529	7514
V. Provisions and contingencies	**73538**	**95080**	**15226**		**18262**	**19109**	**20280**	**13751**
Total expenses @	**958648**	**987003**	**66230**		**88638**	**98393**	**102562**	**101175**
VI. Profit (loss)	**163709**	**200522**	**13246**		**26209**	**21012**	**5900**	**(3818)**
Total (III+IV+V+VI)	**1195895**	**1282605**	**94702**		**133109**	**138514**	**128742**	**111108**

Notes

@ : Excluding 'Provisions and Contingencies'.
# : See 'Explanatory Notes'.
1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05 *(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	
	2004	2005	2004	2005	2004	2005	2004	2005
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	**152125**	**154923**	**84845**	**83993**	**64763**	**59076**	**28843**	**42031**
a) Interest/discount on advances/bills	82115	87553	41682	45920	36101	38574	21053	31987
b) Income on Investments	66419	64545	40516	35682	26593	18988	7208	9095
c) Interest on balances with RBI and other inter-bank funds	3591	2825	1833	2022	2004	1514	506	880
d) Others	—	—	814	369	65	—	76	69
II. Other income	**30170**	**8203**	**27028**	**22115**	**7425**	**11315**	**9549**	**13207**
a) Commission, exchange and brokerage	4110	4940	5325	6051	5561	5883	937	3609
b) Net Profit (loss) on sale of investments	22646	(1381)	19631	13787	68	2756	3020	1384
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	(197)	(6)
d) Net Profit (loss) on sale of land, building & other assets	—	—	(18)	(30)	(3)	4	65	59
e) Net Profit (loss) on exchange transaction	524	662	1398	1455	877	1030	552	108
f) Miscellaneous income	2890	3982	692	852	922	1642	5172	8053
Total (I+II)	**182295**	**163126**	**111873**	**106108**	**72188**	**70391**	**38392**	**55238**
Expenditure & Provisions								
III. Interest expended	**90136**	**95299**	**63477**	**52305**	**35042**	**33407**	**11784**	**19482**
a) Interest on deposits	87618	92917	62233	51479	33312	32294	5349	16153
b) Interest on RBI/inter-bank borrowings	1496	1360	727	243	1160	779	2021	1901
c) Others	1022	1022	517	583	570	334	4414	1428
IV. Operating expenses	**29317**	**32280**	**15416**	**19732**	**15690**	**17062**	**13955**	**22449**
a) Payments to and provisions for employees	16838	17882	9405	12516	7887	7636	4414	8513
b) Rent, taxes and lighting	2127	2205	1273	1427	929	1094	862	1753
c) Printing and stationery	127	406	213	213	223	225	325	482
d) Advertisement and publicity	517	453	223	143	337	834	759	1170
e) Depreciation on Bank's property	3680	4342	1685	1793	1465	1951	1605	2346
f) Directors' fees, allowances and expenses	21	26	19	19	28	33	3	7
g) Auditors' fees and expenses	247	288	42	45	26	29	32	43
h) Law charges	59	70	37	96	358	69	42	126
i) Postage, telegrams, telephones, etc.	457	432	210	177	637	904	738	970
j) Repairs and maintenance	263	326	514	627	250	283	537	814
k) Insurance	710	1180	362	770	287	520	153	432
l) Other expenditure	4271	4670	1433	1906	3263	3484	4485	5793
V. Provisions and contingencies	**22209**	**24040**	**19662**	**19356**	**5351**	**9389**	**4779**	**4817**
Total expenses @	**119453**	**127579**	**78893**	**72037**	**50732**	**50469**	**25739**	**41931**
VI. Profit (loss)	**40633**	**11507**	**13318**	**14715**	**16105**	**10533**	**7874**	**8490**
Total (III+IV+V+VI)	**182295**	**163126**	**111873**	**106108**	**72188**	**70391**	**38392**	**55238**

Notes

@ : Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Ratnakar Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	**28596**	**29820**	**16642**	**19507**	**7009**	**7355**	**6517**	**6555**
a) Interest/discount on advances/bills	18057	18685	8748	11773	2331	3227	3863	3948
b) Income on Investments	10100	10755	7033	7160	3684	3388	2229	2399
c) Interest on balances with RBI and other inter-bank funds	392	326	684	413	990	736	407	147
d) Others	47	54	177	161	4	4	18	61
II. Other income	**8686**	**3834**	**6808**	**115**	**1307**	**942**	**1186**	**501**
a) Commission, exchange and brokerage	2742	2883	898	994	175	204	216	240
b) Net Profit (loss) on sale of investments	2400	(747)	4176	(2753)	946	527	817	82
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(4)	3	7	(9)	—	—	(1)	12
e) Net Profit (loss) on exchange transaction	431	506	301	434	—	—	—	—
f) Miscellaneous income	3117	1189	1426	1449	186	211	154	167
Total (I+II)	**37282**	**33654**	**23450**	**19622**	**8316**	**8297**	**7703**	**7056**
Expenditure & Provisions								
III. Interest expended	**20252**	**19154**	**13252**	**13834**	**3701**	**3648**	**4289**	**3875**
a) Interest on deposits	19238	18035	12892	13114	3697	3647	4262	3862
b) Interest on RBI/inter-bank borrowings	313	183	28	56	2	1	17	13
c) Others	701	936	332	664	2	—	10	—
IV. Operating expenses	**7930**	**9028**	**5368**	**5893**	**2553**	**2538**	**2023**	**2223**
a) Payments to and provisions for employees	4627	4717	2077	2468	1954	1767	1228	1323
b) Rent, taxes and lighting	673	734	965	1189	166	194	268	293
c) Printing and stationery	138	123	63	103	27	36	32	36
d) Advertisement and publicity	83	80	279	159	7	8	8	5
e) Depreciation on Bank's property	496	608	528	281	99	146	254	264
f) Directors' fees, allowances and expenses	20	17	6	7	3	4	6	6
g) Auditors' fees and expenses	18	17	28	39	10	13	4	5
h) Law charges	150	67	40	43	14	7	10	32
i) Postage, telegrams, telephones, etc.	261	265	165	190	41	45	36	41
j) Repairs and maintenance	41	41	87	115	22	21	21	28
k) Insurance	132	280	89	188	36	60	32	58
l) Other expenditure	1291	2079	1041	1111	174	237	124	132
V. Provisions and contingencies	**4995**	**5137**	**2195**	**2336**	**840**	**977**	**546**	**1900**
Total expenses @	**28182**	**28182**	**18620**	**19727**	**6254**	**6186**	**6312**	**6098**
VI. Profit (loss)	**4105**	**335**	**2635**	**(2441)**	**1222**	**1134**	**845**	**(942)**
Total (III+IV+V+VI)	**37282**	**33654**	**23450**	**19622**	**8316**	**8297**	**7703**	**7056**

Notes

@ : Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Sangli Bank #		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	**13484**		**3953**	**2584**	**68029**	**70900**	**53766**	**51270**
a) Interest/discount on advances/bills	4977		1738	879	35807	43756	23328	24787
b) Income on Investments	6693		1126	824	30919	25762	26354	24334
c) Interest on balances with RBI and other inter-bank funds	1175		1085	880	1303	1382	526	685
d) Others	639		4	1	—	—	3558	1464
II. Other income	**3043**		**2046**	**927**	**23514**	**10238**	**6790**	**6795**
a) Commission, exchange and brokerage	474		142	165	2017	2145	3327	3035
b) Net Profit (loss) on sale of investments	2321		386	(61)	18731	3708	987	717
c) Net Profit (loss) on revaluation of investments	—		—	—	—	(578)	—	—
d) Net Profit (loss) on sale of land, building & other assets	—		—	3	(7)	13	(7)	2
e) Net Profit (loss) on exchange transaction	57		50	52	932	1074	712	860
f) Miscellaneous income	191		1468	768	1841	3876	1771	2181
Total (I+II)	**16527**		**5999**	**3511**	**91543**	**81138**	**60556**	**58065**
Expenditure & Provisions								
III. Interest expended	**8244**		**2604**	**1653**	**48005**	**45207**	**32196**	**28157**
a) Interest on deposits	8218		2596	1616	46548	43616	27980	26467
b) Interest on RBI/inter-bank borrowings	19		3	22	33	79	79	64
c) Others	7		5	15	1424	1512	4137	1626
IV. Operating expenses	**5480**		**796**	**766**	**19341**	**18708**	**11371**	**12489**
a) Payments to and provisions for employees	4080		303	309	13072	11852	6457	7302
b) Rent, taxes and lighting	369		127	110	1395	1524	931	987
c) Printing and stationery	41		9	9	574	521	265	225
d) Advertisement and publicity	9		2	4	239	218	148	170
e) Depreciation on Bank's property	308		105	104	1027	1241	905	1087
f) Directors' fees, allowances and expenses	2		6	6	17	20	23	31
g) Auditors' fees and expenses	14		3	3	47	50	29	30
h) Law charges	47		25	32	187	116	34	25
i) Postage, telegrams, telephones, etc.	71		7	9	548	549	217	350
j) Repairs and maintenance	107		24	25	332	387	433	424
k) Insurance	77		43	47	385	651	168	349
l) Other expenditure	355		142	108	1518	1579	1761	1509
V. Provisions and contingencies	**1590**		**801**	**2094**	**15765**	**16353**	**8921**	**9186**
Total expenses @	**13724**		**3400**	**2419**	**67346**	**63915**	**43567**	**40646**
VI. Profit (loss)	**1213**		**1798**	**(1002)**	**8432**	**870**	**8068**	**8233**
Total (III+IV+V+VI)	**16527**		**5999**	**3511**	**91543**	**81138**	**60556**	**58065**

Notes

@ : Excluding 'Provisions and Contingencies'.

\# : See 'Explanatory Notes'.

1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2003-04 AND 2004-05 *(Concld.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	United Western Bank		UTI Bank		Yes Bank #	
	2004	2005	2004	2005	2004	2005
	(57)	(58)	(59)	(60)	(61)	(62)
Income						
I. Interest Earned	**46273**	**48662**	**158671**	**192416**		**2997**
a) Interest/discount on advances/bills	27087	30318	76752	97877		2311
b) Income on Investments	17878	16858	63890	78687		624
c) Interest on balances with RBI and other inter-bank funds	1202	848	3295	3204		52
d) Others	106	638	14734	12648		10
II. Other income	**13316**	**6578**	**54015**	**41582**		**1817**
a) Commission, exchange and brokerage	2742	2818	18241	33052		780
b) Net Profit (loss) on sale of investments	7605	190	32084	(1134)		260
c) Net Profit (loss) on revaluation of investments	—	—	—	—		(1)
d) Net Profit (loss) on sale of land, building & other assets	(1)	(6)	(149)	(239)		—
e) Net Profit (loss) on exchange transaction	856	1036	2758	4873		702
f) Miscellaneous income	2114	2540	1081	5030		76
Total (I+II)	**59589**	**55240**	**212686**	**233998**		**4814**
Expenditure & Provisions						
III. Interest expended	**34088**	**34009**	**102145**	**119298**		**1185**
a) Interest on deposits	32114	32220	93441	106957		890
b) Interest on RBI/inter-bank borrowings	369	302	1943	1257		295
c) Others	1605	1487	6761	11084		—
IV. Operating expenses	**12221**	**12889**	**41921**	**58136**		**3997**
a) Payments to and provisions for employees	7570	7590	12125	17685		2127
b) Rent, taxes and lighting	888	1116	6580	8690		274
c) Printing and stationery	199	211	1587	1917		45
d) Advertisement and publicity	150	126	1081	1147		248
e) Depreciation on Bank's property	1435	1453	6189	8158		125
f) Directors' fees, allowances and expenses	13	25	32	54		10
g) Auditors' fees and expenses	58	62	39	40		11
h) Law charges	151	130	220	232		102
i) Postage, telegrams, telephones, etc.	221	277	2304	3058		49
j) Repairs and maintenance	118	408	4671	7414		43
k) Insurance	251	454	1154	2196		18
l) Other expenditure	1167	1037	5939	7545		945
V. Provisions and contingencies	**10184**	**18206**	**40789**	**23104**		**11**
Total expenses @	**46309**	**46898**	**144066**	**177434**		**5182**
VI. Profit (loss)	**3096**	**(9864)**	**27831**	**33460**		**(379)**
Total (III+IV+V+VI)	**59589**	**55240**	**212686**	**233998**		**4814**

Notes

@ : Excluding 'Provisions and Contingencies'.
# : See 'Explanatory Notes'.
1. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.