

Table 5 : Bank Group-Wise Income and Expenditure of Scheduled Commercial Banks in India - 1998-99

(Amount in Rs. lakh)

Items	For the year ended 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	34	33	42	44	196	196	299	300
I. Interest earned	2120884	2512615	3785799	4434816	788214	1000400	678311	785713	261284	327739	7634492	9061283
a) Interest/discount on advances/bills	1080976	1165981	1879878	2141332	463409	530137	426067	440318	96176	113697	3946506	4391465
b) Income on Investments	844341	1012145	1669400	1968766	284630	384349	198301	272868	89533	117462	3086205	3755590
c) Interest on balances with RBI and other inter-bank funds	80270	133859	196884	245696	35846	68938	44457	59491	68070	89857	425527	597841
d) Others	115297	200630	39637	79022	4329	16976	9486	13036	7505	6723	176254	316387
II. Other income	366226	422324	497294	516952	156683	145013	191424	186256	14348	15733	1225975	1286278
a) Commission, exchange and brokerage	264751	309949	232344	258300	51938	62421	102186	111516	4877	5550	656096	747736
b) Net Profit (loss) on sale of investments	17418	8942	80573	47512	56374	20965	32508	9702	-	-	186873	87121
i) Profit on sale of investments	17741	9967	83244	53909	56643	22746	32821	15788	-	-	190449	102410
ii) Loss on sale of investments	323	1025	2671	6397	269	1781	313	6086	-	-	3576	15289
c) Net Profit (loss) on sale of land, building & other assets	133	(104)	3512	653	(44)	(1)	(90)	151	-	-	3511	699
i) Profit on sale of land, building & other assets 137		25	3567	738	43	72	56	501	-	-	3803	1336
ii) Loss on sale of land, building & other assets 4		129	55	85	87	73	146	350	-	-	292	637
d) Net Profit (loss) on exchange transaction	65076	71272	90886	98430	20266	26089	52821	60891	-	-	229049	256682
i) Profit on exchange transaction	65076	71272	93210	100909	20266	26089	120481	63406	-	-	299033	261676
ii) Loss on exchange transaction	-	-	2324	2479	-	-	67660	2515	-	-	69984	4994
e) Miscellaneous income	18848	32265	89979	112057	28149	35539	3999	3996	9471	10183	150446	194040
Total(I+II)	2487110	2934939	4283093	4951768	944897	1145413	869735	971969	275632	343472	8860467	10347561
III. Interest expended	1390414	1698284	2626049	3085692	590473	784145	422227	520057	176656	213038	5205819	6301216
a) Interest on deposits	1284132	1593620	2508473	2964137	551083	726227	333536	406892	152194	187230	4829418	5878106
b) Interest on RBI/inter-bank borrowings	52782	54041	45006	59126	19129	28740	71607	95979	19825	19579	208349	257465
c) Others	53500	50623	72570	62429	20261	29178	17084	17186	4637	6229	168052	165645
IV. Operating expenses	623462	771850	1103925	1273131	172774	213790	193120	257951	84311	105602	2177592	2622324
a) Payments to and provisions for employees	467532	549289	795297	934678	84952	102892	61829	76988	73441	85397	1483051	1749244
b) Rent, taxes and lighting	44964	49662	78575	85192	18041	21487	19236	22819	1933	2234	162749	181394
c) Printing and stationery	11238	11947	18143	17754	4084	4615	5043	5839	1072	1147	39580	41302
d) Advertisement and publicity	1938	2602	4587	4681	3656	3539	10498	10787	19	33	20698	21642
e) Depreciation on bank's property	20904	38471	39209	44847	23068	33879	15838	18596	610	732	99629	136525
f) Directors' fees, allowances and expenses	116	131	328	357	258	317	104	117	7	7	813	929
g) Auditors' fees and expenses	2495	2964	6182	6590	434	556	199	235	167	177	9477	10522
h) Law charges	1654	2131	5752	5598	1277	1017	2547	2031	89	98	11319	10875
i) Postage, telegrams, telephones, etc.	8817	9740	13257	15101	5278	6681	12579	14893	607	718	40538	47133
j) Repairs and maintenance	5475	5959	13308	15821	4032	5818	10275	12545	192	228	33282	40371
k) Insurance	7306	9580	24486	25908	3340	4333	2975	4508	1505	1348	39612	45677
l) Other expenditure	51023	89374	104801	116604	24354	28656	51997	88593	4669	13483	236844	336710
V. Provisions and contingencies	232086	318240	296391	413701	97459	76607	191395	124396	7538	8443	824869	941387

Total expenses	2245962	2788374	4026365	4772524	860706	1074542	806742	902404	268505	327083	8208280	9864927
VI. Profit(loss)	241148	146565	256728	179244	84191	70871	62993	69565	7127	16389	652187	482634

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.