

**Table 50 : Earnings and Expenses of Scheduled Commercial Banks - 1998-99  
(Part 1 of 7)**

**STATE BANK OF INDIA AND ITS ASSOCIATES**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1587889</b>	<b>1910754</b>	<b>85083</b>	<b>96385</b>	<b>103455</b>	<b>122577</b>	<b>40732</b>	<b>49476</b>
a) Interest/discount on advances/bills	782912	858138	45702	46039	56790	62227	23418	26155
b) Income on investments	639162	758531	33124	42045	42126	54828	15752	19478
c) Interest on balances with RBI and other inter-bank funds	63155	110081	2436	3799	3458	4591	1328	1620
d) Others	102660	184004	3821	4502	1081	931	233	2223
<b>II. Other income</b>	<b>282017</b>	<b>328469</b>	<b>16265</b>	<b>16359</b>	<b>17029</b>	<b>19029</b>	<b>7259</b>	<b>8875</b>
a) Commission, exchange and brokerage	203777	237869	12378	13633	12656	14840	5133	6314
b) Net profit on sale of investments	11557	7266	1193	45	646	(784)	1084	1313
c) Net profit on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit on sale of land, building & other assets	107	(119)	2	(10)	11	9	4	4
e) Net profit on exchange transaction	50550	56919	2692	1919	3717	3624	615	676
f) Miscellaneous income	16026	26534	-	772	-	1340	423	568
<b>Total(I+II)</b>	<b>1869906</b>	<b>2239223</b>	<b>101348</b>	<b>112745</b>	<b>120485</b>	<b>141606</b>	<b>47991</b>	<b>58351</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1047321</b>	<b>1304444</b>	<b>53690</b>	<b>63354</b>	<b>65072</b>	<b>76073</b>	<b>24923</b>	<b>30026</b>
a) Interest on deposits	958624	1219658	50592	59690	61040	72136	24002	28951
b) Interest on RBI/inter-bank borrowings	48124	47443	251	602	1311	1735	26	64
c) Others	40572	37343	2847	3061	2721	2202	895	1010
<b>IV. Operating expenses</b>	<b>472089</b>	<b>589663</b>	<b>28067</b>	<b>33179</b>	<b>26787</b>	<b>38247</b>	<b>13970</b>	<b>16866</b>
a) Payments to and provisions for employees	355775	414740	21460	25104	19610	27981	9543	11902
b) Rent, taxes and lighting	34482	37990	1727	1919	2132	2412	984	1162
c) Printing and stationery	8458	9258	476	519	747	607	205	214
d) Advertisement and publicity	1502	2220	129	77	106	99	20	30
e) Depreciation on bank's property	16407	31057	606	1282	1091	1967	330	730
f) Directors' fees, allowances and expenses	67	72	8	7	10	13	7	7
g) Auditors' fees and expenses	1676	2008	141	154	158	186	77	96
h) Law charges	1168	1552	54	50	82	90	39	36
i) Postage, telegrams, telephones, etc.	6197	6890	588	690	450	536	315	360
j) Repairs and maintenance	4127	4421	176	236	257	307	111	106
k) Insurance	6015	7432	333	355	(66)	503	149	198
l) Other expenditure	36215	72023	2370	2787	2211	3546	2192	2024
<b>V. Provisions and contingencies</b>	<b>164376</b>	<b>242336</b>	<b>10544</b>	<b>7024</b>	<b>18914</b>	<b>16133</b>	<b>6325</b>	<b>8355</b>
<b>Total expenses@</b>	<b>1519410</b>	<b>1894107</b>	<b>81757</b>	<b>96533</b>	<b>91859</b>	<b>114320</b>	<b>38894</b>	<b>46892</b>
<b>VI. Profit</b>	<b>186120</b>	<b>102780</b>	<b>9048</b>	<b>9188</b>	<b>9712</b>	<b>11153</b>	<b>2771</b>	<b>3104</b>
<b>Total (III+IV+V+VI)</b>	<b>1869906</b>	<b>2239223</b>	<b>101348</b>	<b>112745</b>	<b>120485</b>	<b>141606</b>	<b>47991</b>	<b>58351</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1998	1999	1998	1999	1998	1999	1998	1999
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>61256</b>	<b>69698</b>	<b>94010</b>	<b>101808</b>	<b>50284</b>	<b>59981</b>	<b>98176</b>	<b>101936</b>
a) Interest/discount on advances/bills	36206	40493	51998	53945	28614	31434	55336	47550
b) Income on investments	22935	25936	34625	39280	19463	25021	37154	47027
c) Interest on balances with RBI and other inter-bank funds	1374	1818	4972	6940	1695	3259	1851	1751
d) Others	741	1450	2415	1643	511	267	3834	5609
<b>II. Other income</b>	<b>9653</b>	<b>12006</b>	<b>9799</b>	<b>13199</b>	<b>9328</b>	<b>9123</b>	<b>14875</b>	<b>15265</b>
a) Commission, exchange and brokerage	6910	8596	8265	10295	6329	7301	9303	11101
b) Net profit on sale of investments	347	118	(150)	41	1319	332	1422	612
c) Net profit on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit on sale of land, building & other assets	2	4	2	2	3	-	2	6

e)	Net profit on exchange transaction	1274	1626	1524	2572	1287	1439	3419	2498
f)	Miscellaneous income	1120	1663	158	290	390	49	730	1050
<b>Total(I+II)</b>		<b>70909</b>	<b>81704</b>	<b>103809</b>	<b>115007</b>	<b>59611</b>	<b>69104</b>	<b>113051</b>	<b>117201</b>
<b>Expenditure &amp; Provisions</b>									
<b>III.</b>	<b>Interest expended</b>	<b>38127</b>	<b>45094</b>	<b>58552</b>	<b>63469</b>	<b>31373</b>	<b>37716</b>	<b>71357</b>	<b>78108</b>
a)	Interest on deposits	36216	42301	57866	61983	29881	36461	65911	72439
b)	Interest on RBI/inter-bank borrowings	226	894	504	667	187	72	2153	2565
c)	Others	1685	1899	182	820	1305	1183	3293	3104
<b>IV.</b>	<b>Operating expenses</b>	<b>20116</b>	<b>24576</b>	<b>24436</b>	<b>26131</b>	<b>16294</b>	<b>19144</b>	<b>21702</b>	<b>24046</b>
a)	Payments to and provisions for employees	15447	18783	18074	19050	12470	14397	15154	17330
b)	Rent, taxes and lighting	1330	1630	1653	1645	1063	1222	1593	1683
c)	Printing and stationery	301	315	348	398	236	250	466	388
d)	Advertisement and publicity	23	21	66	41	33	39	60	74
e)	Depreciation on bank's property	598	672	676	1000	399	689	797	1074
f)	Directors' fees, allowances and expenses	6	9	7	7	6	7	5	9
g)	Auditors' fees and expenses	102	121	130	150	89	108	123	142
h)	Law charges	30	26	55	41	216	327	10	10
i)	Postage, telegrams, telephones, etc.	154	153	483	476	271	285	359	350
j)	Repairs and maintenance	133	168	216	258	224	238	231	225
k)	Insurance	15	52	345	378	168	196	347	466
l)	Other expenditure	1977	2626	2385	2688	1119	1385	2556	2295
<b>V.</b>	<b>Provisions and contingencies</b>	<b>7613</b>	<b>8677</b>	<b>6520</b>	<b>15286</b>	<b>4131</b>	<b>9708</b>	<b>13662</b>	<b>10721</b>
<b>Total expenses@</b>		<b>58243</b>	<b>69669</b>	<b>82988</b>	<b>89601</b>	<b>47667</b>	<b>56860</b>	<b>93059</b>	<b>102154</b>
<b>VI.</b>	<b>Profit</b>	<b>5054</b>	<b>3358</b>	<b>14301</b>	<b>10120</b>	<b>7813</b>	<b>2536</b>	<b>6330</b>	<b>4327</b>
<b>Total (III+IV+V+VI)</b>		<b>70909</b>	<b>81704</b>	<b>103809</b>	<b>115007</b>	<b>59611</b>	<b>69104</b>	<b>113051</b>	<b>117201</b>

#### NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March								
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		
	1998	1999	1998	1999	1998	1999	1998	1999	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
<b>Income</b>									
<b>I.</b>	<b>Interest Earned</b>	<b>140453</b>	<b>159482</b>	<b>91608</b>	<b>105304</b>	<b>417091</b>	<b>482131</b>	<b>393580</b>	<b>459062</b>
a)	Interest/discount on advances/bills	67092	75977	40714	47523	223486	238525	246108	262688
b)	Income on investments	66431	77520	44558	52302	151010	174389	126367	151292
c)	Interest on balances with RBI and other inter-bank funds	6621	5854	6308	5419	40793	55750	17422	16368
d)	Others	309	132	28	59	1802	13467	3683	28714
<b>II.</b>	<b>Other income</b>	<b>22035</b>	<b>20893</b>	<b>11642</b>	<b>14695</b>	<b>54329</b>	<b>57842</b>	<b>57995</b>	<b>57367</b>
a)	Commission, exchange and brokerage	13376	13162	6011	7327	23540	24726	27160	28369
b)	Net profit on sale of investments	2207	1279	200	1107	6903	3300	5599	816
c)	Net profit on revaluation of investments	-	-	-	-	-	-	-	-
d)	Net profit on sale of land, building & other assets	12	5	21	23	32	27	3153	118
e)	Net profit on exchange transaction	2735	3046	1326	1399	13594	14166	10979	11985
f)	Miscellaneous income	3706	3400	4083	4838	10260	15623	11104	16080
<b>Total(I+II)</b>		<b>162489</b>	<b>180375</b>	<b>103250</b>	<b>119999</b>	<b>471420</b>	<b>539973</b>	<b>451575</b>	<b>516429</b>
<b>Expenditure &amp; Provisions</b>									
<b>III.</b>	<b>Interest expended</b>	<b>97651</b>	<b>110403</b>	<b>60532</b>	<b>71664</b>	<b>283752</b>	<b>324780</b>	<b>265111</b>	<b>318057</b>
a)	Interest on deposits	95902	108786	57523	68764	267565	307900	246870	290031
b)	Interest on RBI/inter-bank borrowings	2	44	3006	2897	4374	6907	18231	28026
c)	Others	1747	1572	3	3	11813	9973	10	-
<b>IV.</b>	<b>Operating expenses</b>	<b>42089</b>	<b>46604</b>	<b>27193</b>	<b>32684</b>	<b>107063</b>	<b>120664</b>	<b>116746</b>	<b>127872</b>
a)	Payments to and provisions for employees	27290	32599	19832	23974	73856	84504	77045	92377
b)	Rent, taxes and lighting	3626	2985	1305	1644	8501	9712	10464	9229
c)	Printing and stationery	696	795	511	527	2022	1743	1991	1842
d)	Advertisement and publicity	171	195	96	153	576	738	584	333
e)	Depreciation on bank's property	1153	1258	871	1103	3547	4106	6651	6144
f)	Directors' fees, allowances and expenses	-	-	15	17	32	38	10	8
g)	Auditors' fees and expenses	158	184	161	232	671	734	699	649
h)	Law charges	326	352	103	142	1130	1182	1477	1154
i)	Postage, telegrams, telephones, etc.	903	1099	384	429	1164	1272	896	759
j)	Repairs and maintenance	551	702	532	567	2022	2264	1621	1782
k)	Insurance	3096	794	391	559	1905	2372	1691	1934
l)	Other expenditure	4119	5641	2991	3336	11637	11998	13616	11659
<b>V.</b>	<b>Provisions and contingencies</b>	<b>9828</b>	<b>9868</b>	<b>8001</b>	<b>6648</b>	<b>34732</b>	<b>52386</b>	<b>33267</b>	<b>50386</b>
<b>Total expenses@</b>		<b>139740</b>	<b>157007</b>	<b>87724</b>	<b>104348</b>	<b>390816</b>	<b>445443</b>	<b>381856</b>	<b>445929</b>
<b>VI.</b>	<b>Profit</b>	<b>12921</b>	<b>13500</b>	<b>7525</b>	<b>9004</b>	<b>45873</b>	<b>42144</b>	<b>36451</b>	<b>20114</b>

<b>Total (III+IV+V+VI)</b>	<b>162489</b>	<b>180375</b>	<b>103250</b>	<b>119999</b>	<b>471420</b>	<b>539973</b>	<b>451575</b>	<b>516429</b>
----------------------------	---------------	---------------	---------------	---------------	---------------	---------------	---------------	---------------

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>99101</b>	<b>113388</b>	<b>382303</b>	<b>469074</b>	<b>284226</b>	<b>328203</b>	<b>102753</b>	<b>135630</b>
a) Interest/discount on advances/bills	43882	48025	201482	228893	124700	150415	42734	60841
b) Income on investments	51351	60428	152561	209814	148116	165576	52219	63442
c) Interest on balances with RBI and other inter-bank funds	3577	4614	25839	30329	9258	9346	4814	9339
d) Others	290	322	2420	38	2152	2866	2987	2008
<b>II. Other income</b>	<b>9308</b>	<b>10774</b>	<b>60771</b>	<b>62869</b>	<b>34212</b>	<b>34885</b>	<b>14410</b>	<b>19850</b>
a) Commission, exchange and brokerage	6786	7669	25388	29680	20445	22646	9524	12482
b) Net profit on sale of investments	683	1201	10025	6137	7638	6809	64	1107
c) Net profit on revaluation of investments	-	-	-	-	(105)	-	-	-
d) Net profit on sale of land, building & other assets	9	5	36	55	16	20	10	229
e) Net profit on exchange transaction	1604	1603	9146	9229	4425	3861	2222	2888
f) Miscellaneous income	226	296	16177	17767	1793	1549	2590	3145
<b>Total(I+II)</b>	<b>108409</b>	<b>124163</b>	<b>443074</b>	<b>531943</b>	<b>318438</b>	<b>363088</b>	<b>117163</b>	<b>155480</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>61822</b>	<b>73340</b>	<b>274811</b>	<b>313079</b>	<b>189210</b>	<b>223326</b>	<b>63917</b>	<b>97816</b>
a) Interest on deposits	59578	71251	260381	299322	187177	220710	62294	96130
b) Interest on RBI/inter-bank borrowings	365	366	1999	1307	314	845	304	551
c) Others	1879	1723	12431	12450	1719	1771	1319	1135
<b>IV. Operating expenses</b>	<b>34176</b>	<b>37315</b>	<b>101011</b>	<b>123124</b>	<b>93156</b>	<b>109887</b>	<b>22962</b>	<b>27067</b>
a) Payments to and provisions for employees	26577	30184	69110	87983	71342	83119	12885	16495
b) Rent, taxes and lighting	2041	2134	9897	10999	4954	5280	1738	2236
c) Printing and stationery	476	416	1885	1752	1172	1164	528	568
d) Advertisement and publicity	86	84	247	239	233	265	524	316
e) Depreciation on bank's property	1061	975	5095	5542	1969	2516	1486	1848
f) Directors' fees, allowances and expenses	15	18	24	26	13	15	16	14
g) Auditors' fees and expenses	184	196	533	565	410	489	150	163
h) Law charges	65	93	77	157	512	554	28	32
i) Postage, telegrams, telephones, etc.	368	492	1425	1481	530	677	813	1010
j) Repairs and maintenance	306	399	1447	2004	753	928	533	641
k) Insurance	1187	506	1733	1909	1368	1464	342	629
l) Other expenditure	1809	1816	9539	10467	9901	13417	3920	3117
<b>V. Provisions and contingencies</b>	<b>6781</b>	<b>8320</b>	<b>46950</b>	<b>73235</b>	<b>18582</b>	<b>15250</b>	<b>13598</b>	<b>11393</b>
<b>Total expenses@</b>	<b>95999</b>	<b>110655</b>	<b>375822</b>	<b>436202</b>	<b>282367</b>	<b>333213</b>	<b>86879</b>	<b>124883</b>
<b>VI. Profit</b>	<b>5629</b>	<b>5189</b>	<b>20302</b>	<b>22506</b>	<b>17489</b>	<b>14625</b>	<b>16687</b>	<b>19203</b>
<b>Total (III+IV+V+VI)</b>	<b>108409</b>	<b>124163</b>	<b>443074</b>	<b>531943</b>	<b>318438</b>	<b>363088</b>	<b>117163</b>	<b>155480</b>

Notes : 1. @Excluding 'Provisions and Contingencies'.

: 2. Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.