

Table 50 : Earnings and Expenses of Scheduled Commercial Banks - 1998-99
(Part 2 of 7)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	1998	1999	1998	1999	1998	1999	1998	1999
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	121642	149239	146421	162521	198449	229896	145804	187286
a) Interest/discount on advances/bills	67753	79897	82425	80176	98219	110990	73896	93294
b) Income on investments	51185	64115	60111	77662	82296	92685	66854	84694
c) Interest on balances with RBI and other inter-bank funds	2365	4425	3885	4684	17443	25257	4318	7021
d) Others	340	802	-	-	491	964	737	2278
II. Other income	18414	15315	20206	19876	20699	25088	13845	17355
a) Commission, exchange and brokerage	7105	7199	6840	7416	11447	12547	7201	8208
b) Net profit on sale of investments	6032	1614	1498	2853	1686	2202	1457	2347
c) Net profit on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit on sale of land, building & other assets	9	(36)	23	8	46	66	9	7
e) Net profit on exchange transaction	1916	3521	6506	5551	3963	7287	3256	3591
f) Miscellaneous income	3353	3017	5339	4049	3557	2986	1922	3202
Total(I+II)	140056	164554	166627	182397	219148	254985	159649	204641
Expenditure & Provisions								
III. Interest expended	78987	105189	135286	142795	149003	173327	95855	128973
a) Interest on deposits	73479	95886	117295	135644	144427	167402	93850	127006
b) Interest on RBI/inter-bank borrowings	349	1032	5707	3161	4267	5218	1056	1045
c) Others	5158	8271	12283	3991	309	707	949	922
IV. Operating expenses	33708	37764	52292	55925	54710	67362	30056	37063
a) Payments to and provisions for employees	24476	27551	39132	42687	40807	50860	18497	21680
b) Rent, taxes and lighting	2157	2393	3899	4128	4314	4949	3608	4687
c) Printing and stationery	751	751	779	831	713	728	640	734
d) Advertisement and publicity	336	433	73	41	225	176	148	293
e) Depreciation on bank's property	1046	1384	1730	1464	1837	2423	1725	2634
f) Directors' fees, allowances and expenses	16	23	11	9	17	18	24	31
g) Auditors' fees and expenses	173	183	279	306	289	371	185	240
h) Law charges	76	130	118	148	115	143	334	282
i) Postage, telegrams, telephones, etc.	440	478	349	364	437	685	640	787
j) Repairs and maintenance	709	843	1044	1163	177	222	329	385
k) Insurance	641	790	842	961	1008	1284	559	846
l) Other expenditure	2887	2806	4036	3822	4771	5502	3365	4464
V. Provisions and contingencies	16857	10592	9200	61526	4128	8762	12738	15593
Total expenses@	112695	142953	187577	198720	203713	240689	125911	166036
VI. Profit	10504	11009	(30150)	(77850)	11306	5534	21000	23012
Total (III+IV+V+VI)	140056	164554	166627	182397	219148	254985	159649	204641

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	1998	1999	1998	1999	1998	1999	1998	1999
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	84425	98674	399224	444796	169323	208651	250403	286904
a) Interest/discount on advances/bills	40432	47378	196110	218181	74791	108895	125917	135373
b) Income on investments	39257	45820	182058	197626	88478	90677	107758	127128
c) Interest on balances with RBI and other inter-bank funds	3582	4566	16442	18150	4962	5619	13649	21230
d) Others	1154	910	4615	10839	1093	3460	3078	3174
II. Other income	11533	11209	63658	54469	22022	27109	20767	26259
a) Commission, exchange and brokerage	3818	4712	28023	32832	7490	9007	9859	10073
b) Net profit on sale of investments	2845	1611	23729	7858	3572	2080	155	3431
c) Net profit on revaluation of investments	-	-	(2)	(2)	(235)	-	-	-
d) Net profit on sale of land, building & other assets	8	6	72	65	28	11	15	18
e) Net profit on exchange transaction	2621	2301	6156	7376	6121	9022	6775	6888

f) Miscellaneous income	2242	2579	5681	6339	5046	6988	3962	5849
Total(I+II)	95959	109883	462882	499265	191345	235760	271169	313163
Expenditure & Provisions								
III. Interest expended	60662	73402	269908	279536	113722	142516	168749	203750
a) Interest on deposits	58953	70790	253991	267684	111813	140048	167431	202494
b) Interest on RBI/inter-bank borrowings	115	460	351	1213	470	335	1163	1191
c) Others	1594	2152	15565	10639	1439	2133	155	65
IV. Operating expenses	25289	27309	112863	137602	64084	74638	67468	78415
a) Payments to and provisions for employees	18094	18917	87144	106893	50346	58931	43555	51410
b) Rent, taxes and lighting	1579	1856	5529	6470	3903	4560	3973	4337
c) Printing and stationery	370	345	1977	2031	558	598	1425	1336
d) Advertisement and publicity	112	140	304	392	83	87	630	610
e) Depreciation on bank's property	986	1003	3475	3997	930	1333	3286	3788
f) Directors' fees, allowances and expenses	6	7	18	22	16	18	29	25
g) Auditors' fees and expenses	140	155	755	656	362	334	348	403
h) Law charges	38	77	605	472	54	65	507	397
i) Postage, telegrams, telephones, etc.	472	497	1921	2286	804	913	973	1080
j) Repairs and maintenance	347	332	1034	1357	439	562	845	951
k) Insurance	444	515	1814	2361	708	850	5052	6093
l) Other expenditure	2700	3465	8286	10665	5880	6386	6843	7985
V. Provisions and contingencies	3498	3128	32376	44915	5274	4348	9943	14976
Total expenses@	85951	100710	382771	417139	177806	217154	236217	282165
VI. Profit	6509	6045	47735	37212	8266	14258	25010	16022
Total (III+IV+V+VI)	95959	109883	462882	499265	191345	235760	271169	313163

(Amount in Rs. lakh)

Items	For the year ended 31st March					
	United Bank of India		United Commercial Bank		Vijaya Bank	
	1998	1999	1998	1999	1998	1999
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest Earned	133466	145300	144519	169276	81007	99998
a) Interest/discount on advances/bills	37234	41561	56312	65083	36591	47619
b) Income on investments	81094	95697	78152	90755	39545	47144
c) Interest on balances with RBI and other inter-bank funds	3218	3951	8625	9101	3763	4672
d) Others	11921	4091	1431	4337	1108	562
II. Other income	14058	11460	19236	18727	8155	10907
a) Commission, exchange and brokerage	5868	5977	8737	9923	3728	4346
b) Net profit on sale of investments	4354	990	2072	537	197	1306
c) Net profit on revaluation of investments	-	-	-	-	-	-
d) Net profit on sale of land, building & other assets	2	3	-	8	10	14
e) Net profit on exchange transaction	785	697	4942	2202	1813	1816
f) Miscellaneous income	3049	3793	3485	7131	2406	3426
Total(I+II)	147524	156760	163755	188003	89161	110905
Expenditure & Provisions						
III. Interest expended	93628	110840	108481	124629	54961	68271
a) Interest on deposits	91891	109524	104238	118037	53813	66728
b) Interest on RBI/inter-bank borrowings	544	505	2251	3709	136	314
c) Others	1192	811	1992	2883	1012	1229
IV. Operating expenses	37465	41281	53770	59536	27825	31020
a) Payments to and provisions for employees	30927	34084	44322	48396	20058	22035
b) Rent, taxes and lighting	1737	1896	2896	3138	2454	2559
c) Printing and stationery	587	541	696	692	363	361
d) Advertisement and publicity	49	56	77	89	34	41
e) Depreciation on bank's property	446	492	673	1101	1242	1735
f) Directors' fees, allowances and expenses	25	28	22	18	20	21
g) Auditors' fees and expenses	151	181	368	347	165	200
h) Law charges	68	62	90	115	27	40
i) Postage, telegrams, telephones, etc.	297	357	264	250	176	184

j) Repairs and maintenance	316	306	184	282	118	131
k) Insurance	604	701	679	795	422	544
l) Other expenditure	2258	2578	3498	4310	2745	3170
V. Provisions and contingencies	15469	3170	11125	10615	4044	8591
Total expenses@	131093	152121	162251	184165	82787	99291
VI. Profit	962	1470	(9622)	(6777)	2331	3023
Total (III+IV+V+VI)	147524	156760	163755	188003	89161	110905

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank	
	1998 (1)	1999 (2)	1998 (3)	1999 (4)	1998 (5)	1999 (6)	1998 (7)	1999 (8)
Income								
I. Interest Earned	28136	32322	14855	18645	35039	35027	3474	
a) Interest/discount on advances/bills	15418	14730	7081	8215	19793	18233	1283	
b) Income on investments	9745	12461	7568	9740	13587	13061	1823	
c) Interest on balances with RBI and other inter-bank funds	2770	5110	187	690	1616	2504	368	
d) Others	204	21	19	-	43	1229	-	
II. Other income	8878	9857	4139	4274	4541	4362	289	
a) Commission, exchange and brokerage	2431	2695	441	880	2305	1976	190	
b) Net profit on sale of investments	2098	1165	1799	1246	74	257	-	
c) Net profit on revaluation of investments	-	-	-	-	-	-	-	
d) Net profit on sale of land, building & other assets	8	4	1	(4)	-	6	1	
e) Net profit on exchange transaction	1303	2258	935	923	507	490	-	
f) Miscellaneous income	3039	3735	963	1229	1654	1633	97	
Total(I+II)	37015	42179	18993	22920	39580	39389	3763	
Expenditure & Provisions								
III. Interest expended	20045	25516	10864	14526	26919	28575	2323	
a) Interest on deposits	17568	23595	10572	14111	26528	28198	2319	
b) Interest on RBI/inter-bank borrowings	1666	1039	292	416	389	372	4	
c) Others	811	881	-	-	2	4	0	
IV. Operating expenses	9594	10570	3824	4224	9779	11930	1326	
a) Payments to and provisions for employees	4727	4843	573	717	6159	8174	1027	
b) Rent, taxes and lighting	539	585	597	816	650	751	88	
c) Printing and stationery	143	174	124	131	148	126	16	
d) Advertisement and publicity	164	112	234	183	142	60	3	
e) Depreciation on bank's property	2522	3060	771	1142	1200	1168	14	
f) Directors' fees, allowances and expenses	3	5	27	28	24	21	-	
g) Auditors' fees and expenses	8	12	14	20	21	26	2	
h) Law charges	63	19	8	10	82	76	16	
i) Postage, telegrams, telephones, etc.	173	223	168	163	246	226	28	
j) Repairs and maintenance	128	226	132	149	104	49	5	
k) Insurance	108	140	92	93	112	180	18	
l) Other expenditure	1016	1172	1085	772	891	1073	109	
V. Provisions and contingencies	3957	3079	1069	928	11666	5629	21	
Total expenses@	29639	36086	14688	18750	36698	40505	3648	
VI. Profit	3419	3013	3235	3242	(8784)	(6746)	94	
Total (III+IV+V+VI)	37015	42179	18993	22920	39580	39389	3763	

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

: 2. Figures in bracket indicate loss.

- : Nil or negligible.

Source: Annual accounts of banks.