

**Table 5 : Bank Group-Wise Earnings and Expenses of Scheduled Commercial Banks : 1998-99 and 1999-2000**

(Amount in Rs. lakh)

Items	For the year ended March 31											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Number of reporting banks</b>	<b>8</b>	<b>8</b>	<b>19</b>	<b>19</b>	<b>33</b>	<b>32</b>	<b>44</b>	<b>42</b>	<b>196</b>	<b>192</b>	<b>300</b>	<b>293</b>
<b>I. Interest earned</b>	<b>2512615</b>	<b>2918666</b>	<b>4434816</b>	<b>5027306</b>	<b>1000400</b>	<b>1187113</b>	<b>785713</b>	<b>817606</b>	<b>327739</b>	<b>384242</b>	<b>9061283</b>	<b>10334933</b>
a) Interest/discount on advances/bills	1165981	1293134	2141332	2429874	530137	603265	440318	426144	113697	136302	4391465	4888719
b) Income on Investments	1012145	1265822	1968766	2308676	384349	499522	272868	329819	117462	138909	3755590	4542748
c) Interest on balances with RBI and other inter-bank funds	133859	183371	245696	240999	68938	71137	59491	49895	89857	95650	597841	641052
d) Others	200630	176339	79022	47757	16976	13189	13036	11748	6723	13381	316387	262414
<b>II. Other income</b>	<b>422324</b>	<b>482791</b>	<b>516952</b>	<b>661280</b>	<b>145013</b>	<b>228626</b>	<b>186256</b>	<b>215219</b>	<b>15733</b>	<b>20132</b>	<b>1286278</b>	<b>1608048</b>
a) Commission, exchange and brokerage	309949	341433	258300	286318	62421	80103	111516	117417	5550	6723	747736	831994
b) Net Profit (loss) on sale and revaluation of investments 8942		44906	47512	148908	20965	80735	9702	23151	—	1271	87121	298971
i) Profit on sale and revaluation of investments	9967	45436	53909	154593	22746	81668	15788	24199	—	1292	102410	307188
ii) Loss on sale and revaluation of investments	1025	530	6397	5685	1781	933	6086	1048	—	21	15289	8217
c) Net Profit (loss) on sale of land, building & other assets (104)		138	653	879	(1)	(126)	151	(6)	—	21	699	906
i) Profit on sale of land, building & other assets	25	139	738	976	72	98	501	736	—	21	1336	1970
ii) Loss on sale of land, building & other assets	129	1	85	97	73	224	350	742	—	—	637	1064
d) Net Profit (loss) on exchange transaction	71272	47473	98430	88997	26089	21610	60891	57250	—	—	256682	215330
i) Profit on exchange transaction	71272	47473	100909	90728	26089	21648	63406	58562	—	—	261676	218411
ii) Loss on exchange transaction	—	—	2479	1731	—	38	2515	1312	—	—	4994	3081
e) Miscellaneous income	32265	48841	112057	136178	35539	46304	3996	17407	10183	12117	194040	260847
<b>Total (I+II)</b>	<b>2934939</b>	<b>3401457</b>	<b>4951768</b>	<b>5688586</b>	<b>1145413</b>	<b>1415739</b>	<b>971969</b>	<b>1032825</b>	<b>343472</b>	<b>404374</b>	<b>10347561</b>	<b>11942981</b>
<b>III. Interest expended</b>	<b>1698284</b>	<b>1989707</b>	<b>3085692</b>	<b>3547822</b>	<b>784145</b>	<b>895554</b>	<b>520057</b>	<b>498620</b>	<b>213038</b>	<b>251249</b>	<b>6301216</b>	<b>7182952</b>
a) Interest on deposits	1593620	1879073	2964137	3375027	726227	812068	406892	349723	187230	221997	5878106	6637888
b) Interest on RBI/inter-bank borrowings	54041	63939	59126	71243	28740	42265	95979	123475	19579	21767	257465	322689
c) Others	50623	46695	62429	101552	29178	41221	17186	25422	6229	7485	165645	222375
<b>IV. Operating expenses</b>	<b>771850</b>	<b>827837</b>	<b>1273131</b>	<b>1418275</b>	<b>213790</b>	<b>252910</b>	<b>257951</b>	<b>258830</b>	<b>105602</b>	<b>103488</b>	<b>2622324</b>	<b>2861342</b>
a) Payments to and provisions for employees	549289	592640	934678	1043518	102892	124341	76988	86240	85397	89391	1749244	1936130
b) Rent, taxes and lighting	49662	55827	85192	95723	21487	25532	22819	24085	2234	2544	181394	203711
c) Printing and stationery	11947	12532	17754	18900	4615	6141	5839	6141	1147	1193	41302	44907
d) Advertisement and publicity	2602	2158	4681	4815	3539	4276	10787	12009	33	51	21642	23309
e) Depreciation on bank's property	38471	44707	44847	56500	33879	34285	18596	22546	732	927	136525	158965
f) Directors' fees, allowances and expenses	131	128	357	321	317	371	117	118	7	15	929	953
g) Auditors' fees and expenses	2964	3364	6590	7947	556	641	235	278	177	295	10522	12525
h) Law charges	2131	4794	5598	6279	1017	1087	2031	2016	98	106	10875	14282

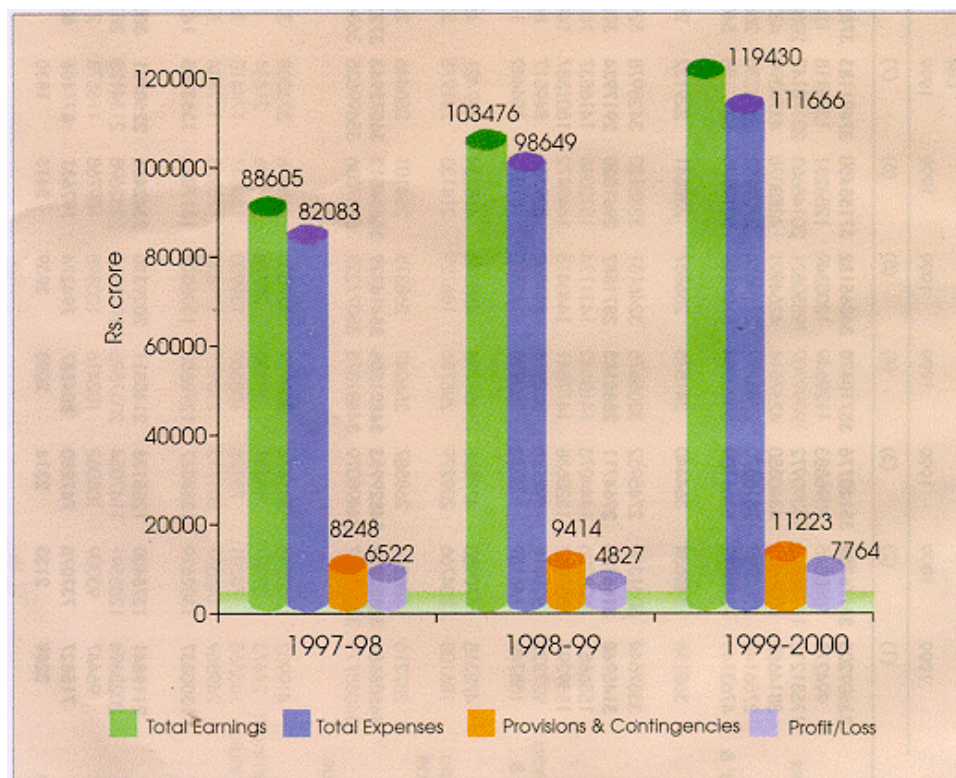
i) Postage, telegrams, telephones, etc.	9740	8705	15101	15390	6681	7420	14893	15194	718	813	47133	47522
j) Repairs and maintenance	5959	6821	15821	17522	5818	7217	12545	14565	228	244	40371	46369
k) Insurance	9580	12463	25908	25051	4333	5173	4508	4751	1348	1492	45677	48930
l) Other expenditure	89374	83698	116604	126309	28656	36426	88593	70887	13483	6417	336710	323737
<b>V. Provisions and contingencies</b>	<b>318240</b>	<b>316227</b>	<b>413701</b>	<b>478789</b>	<b>76607</b>	<b>144821</b>	<b>124396</b>	<b>171867</b>	<b>8443</b>	<b>10638</b>	<b>941387</b>	<b>1122342</b>
<b>Total expenses</b>	<b>2788374</b>	<b>3133771</b>	<b>4772524</b>	<b>5444886</b>	<b>1074542</b>	<b>1293285</b>	<b>902404</b>	<b>929317</b>	<b>327083</b>	<b>365375</b>	<b>9864927</b>	<b>11166636</b>
<b>VI. Profit (loss)</b>	<b>146565</b>	<b>267686</b>	<b>179244</b>	<b>243700</b>	<b>70871</b>	<b>122454</b>	<b>69565</b>	<b>103506</b>	<b>16389</b>	<b>38997</b>	<b>482634</b>	<b>776347</b>

**Note**

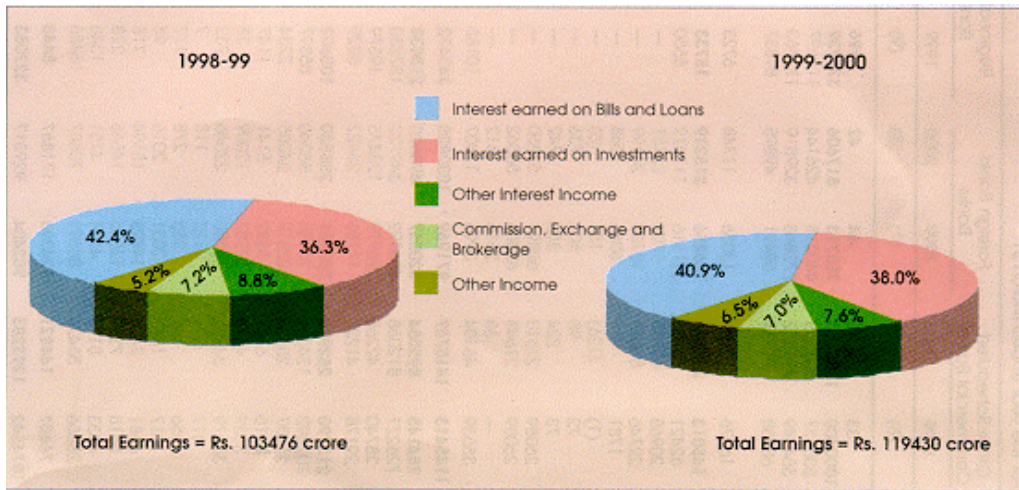
Figures in bracket indicate loss.

Source: Annual accounts of banks of respective years.

**Graph – 3**  
**Earnings, Expenses and Profits of Scheduled Commercial Banks : 1997-98 to 1999-2000**  
 (For the year ended March 31)



**Graph – 4**  
**Composition of Total Earnings of Scheduled Commercial Banks: 1998-99 and 1999-2000**  
 (For the year ended March 31)



**Composition of Total Expenses\* of Scheduled Commercial Banks: 1998-99 and 1999-2000**  
(For the year ended March 31)

