

**Table 50 : Earnings and Expenses of Scheduled Commercial Banks  
: 1998-99 and 1999-2000 (Part 1 of 6)  
State Bank of India and Its Associates**

(Amount in Rs. lakh)

Items	For the year ended March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1910754</b>	<b>2220093</b>	<b>96385</b>	<b>111597</b>	<b>122577</b>	<b>148239</b>	<b>49476</b>	<b>56004</b>
a) Interest/discount on advances/bills	858138	955395	46039	48166	62227	67922	26155	28636
b) Income on Investments	758531	950616	42045	52210	54828	74777	19478	24202
c) Interest on balances with RBI and other inter-bank funds	110081	157335	3799	3702	4591	4507	1620	2197
d) Others	184004	156746	4502	7519	931	1034	2223	970
<b>II. Other income</b>	<b>328469</b>	<b>356932</b>	<b>16359</b>	<b>22007</b>	<b>19029</b>	<b>26653</b>	<b>8875</b>	<b>13436</b>
a) Commission, exchange and brokerage	237869	256744	13633	16792	14840	17516	6314	7014
b) Net Profit (loss) on sale of investments	7266	26887	45	2155	(784)	3164	1313	3664
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(119)	82	(10)	—	9	—	4	2
e) Net Profit (loss) on exchange transaction	56919	32897	1919	2264	3624	3504	676	675
f) Miscellaneous income	26534	40322	772	797	1340	2460	568	2082
<b>Total (I+II)</b>	<b>2239223</b>	<b>2577025</b>	<b>112745</b>	<b>133605</b>	<b>141606</b>	<b>174893</b>	<b>58351</b>	<b>69440</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1304444</b>	<b>1527258</b>	<b>63354</b>	<b>74235</b>	<b>76073</b>	<b>96235</b>	<b>30026</b>	<b>37233</b>
a) Interest on deposits	1219658	1439664	59690	69166	72136	91707	28951	34986
b) Interest on RBI/inter-bank borrowings	47443	55704	602	1164	1735	2315	64	358
c) Others	37343	31890	3061	3905	2202	2213	1010	1889
<b>IV. Operating expenses</b>	<b>589663</b>	<b>629517</b>	<b>33179</b>	<b>35583</b>	<b>38247</b>	<b>37513</b>	<b>16866</b>	<b>19274</b>
a) Payments to and provisions for employees	414740	447787	25104	26548	27981	25083	11902	13345
b) Rent, taxes and lighting	37990	42555	1919	2217	2412	2839	1162	1286
c) Printing and stationery	9258	9696	519	551	607	677	214	232
d) Advertisement and publicity	2220	1756	77	73	99	104	30	36
e) Depreciation on Bank's property	31057	36565	1282	1726	1967	1654	730	1191
f) Directors' fees, allowances and expenses	72	66	7	7	13	9	7	8
g) Auditors' fees and expenses	2008	2198	154	195	186	218	96	115
h) Law charges	1552	4314	50	74	90	83	36	50
i) Postage, telegrams, telephones, etc.	6890	6043	690	578	536	489	360	360
j) Repairs and maintenance	4421	5054	236	227	307	300	106	136
k) Insurance	7432	9830	355	383	503	632	198	265
l) Other expenditure	72023	63654	2787	3004	3546	5425	2024	2251
<b>V. Provisions and contingencies</b>	<b>242336</b>	<b>215095</b>	<b>7024</b>	<b>11746</b>	<b>16133</b>	<b>28364</b>	<b>8355</b>	<b>8409</b>
<b>Total expenses@</b>	<b>1894107</b>	<b>2156775</b>	<b>96533</b>	<b>109818</b>	<b>114320</b>	<b>133748</b>	<b>46892</b>	<b>56507</b>
<b>VI. Profit (loss)</b>	<b>102780</b>	<b>205155</b>	<b>9188</b>	<b>12042</b>	<b>11153</b>	<b>12780</b>	<b>3104</b>	<b>4525</b>
<b>Total (III+IV+V+VI)</b>	<b>2239223</b>	<b>2577025</b>	<b>112745</b>	<b>133605</b>	<b>141606</b>	<b>174893</b>	<b>58351</b>	<b>69440</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>69698</b>	<b>80009</b>	<b>101808</b>	<b>117054</b>	<b>59981</b>	<b>69717</b>	<b>101936</b>	<b>115952</b>
a) Interest/discount on advances/bills	40493	44314	53945	61046	31434	36171	47550	51484
b) Income on Investments	25936	31839	39280	47031	25021	29146	47027	56000

c)	Interest on balances with RBI and other inter-bank funds	1818	1847	6940	7381	3259	4071	1751	2331
d)	Others	1450	2009	1643	1596	267	329	5609	6137
<b>II.</b>	<b>Other income</b>	<b>12006</b>	<b>16419</b>	<b>13199</b>	<b>16473</b>	<b>9123</b>	<b>11407</b>	<b>15265</b>	<b>19466</b>
a)	Commission, exchange and brokerage	8596	10319	10295	11928	7301	8204	11101	12917
b)	Net Profit (loss) on sale of investments	118	2570	41	2103	332	1841	612	2514
c)	Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d)	Net Profit (loss) on sale of land, building & other assets	4	43	2	5	—	—	6	6
e)	Net Profit (loss) on exchange transaction	1626	1682	2572	2436	1439	1250	2498	2765
f)	Miscellaneous income	1663	1804	290	2	49	111	1050	1264
	<b>Total (I+II)</b>	<b>81704</b>	<b>96427</b>	<b>115007</b>	<b>133528</b>	<b>69104</b>	<b>81123</b>	<b>117201</b>	<b>135418</b>
<b>Expenditure &amp; Provisions</b>									
<b>III.</b>	<b>Interest expended</b>	<b>45094</b>	<b>51897</b>	<b>63469</b>	<b>69509</b>	<b>37716</b>	<b>45580</b>	<b>78108</b>	<b>87759</b>
a)	Interest on deposits	42301	48845	61983	68134	36461	44305	72439	82266
b)	Interest on RBI/inter-bank borrowings	894	1112	667	624	72	169	2565	2492
c)	Others	1899	1941	820	750	1183	1106	3104	3001
<b>IV.</b>	<b>Operating expenses</b>	<b>24576</b>	<b>28264</b>	<b>26131</b>	<b>28942</b>	<b>19144</b>	<b>19309</b>	<b>24046</b>	<b>29439</b>
a)	Payments to and provisions for employees	18783	22316	19050	21123	14397	14289	17330	22148
b)	Rent, taxes and lighting	1630	1831	1645	1840	1222	1311	1683	1950
c)	Printing and stationery	315	323	398	381	250	269	388	404
d)	Advertisement and publicity	21	17	41	48	39	37	74	87
e)	Depreciation on Bank's property	672	747	1000	1047	689	667	1074	1111
f)	Directors' fees, allowances and expenses	9	10	7	9	7	9	9	11
g)	Auditors' fees and expenses	121	141	150	173	108	123	142	201
h)	Law charges	26	24	41	47	327	181	10	21
i)	Postage, telegrams, telephones, etc.	153	99	476	545	285	298	350	292
j)	Repairs and maintenance	168	267	258	289	238	293	225	255
k)	Insurance	52	46	378	445	196	307	466	556
l)	Other expenditure	2626	2441	2688	2993	1385	1525	2295	2403
<b>V.</b>	<b>Provisions and contingencies</b>	<b>8677</b>	<b>11442</b>	<b>15286</b>	<b>22009</b>	<b>9708</b>	<b>7587</b>	<b>10721</b>	<b>11576</b>
	<b>Total expenses@</b>	<b>69669</b>	<b>80161</b>	<b>89601</b>	<b>98450</b>	<b>56860</b>	<b>64889</b>	<b>102154</b>	<b>117198</b>
<b>VI.</b>	<b>Profit (loss)</b>	<b>3358</b>	<b>4824</b>	<b>10120</b>	<b>13069</b>	<b>2536</b>	<b>8648</b>	<b>4327</b>	<b>6644</b>
	<b>Total (III+IV+V+VI)</b>	<b>81704</b>	<b>96427</b>	<b>115007</b>	<b>133528</b>	<b>69104</b>	<b>81123</b>	<b>117201</b>	<b>135418</b>

#### Notes

1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.