

**Table 50 : Earnings and Expenses of Scheduled Commercial Banks
: 1998-99 And 1999-2000 (Part 2 of 6)
Nationalised Banks**

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	159482	184519	105304	144100	482131	522019	459062	473699
a) Interest/discount on advances/bills	75977	88459	47523	64415	238525	259131	262688	275011
b) Income on Investments	77520	90156	52302	74448	174389	199281	151292	167267
c) Interest on balances with RBI and other inter-bank funds	5854	5773	5419	4929	55750	49304	16368	18663
d) Others	132	131	59	308	13467	14303	28714	12757
II. Other income	20893	25732	14695	23238	57842	64143	57367	78554
a) Commission, exchange and brokerage	13162	13127	7327	7376	24726	28031	28369	29288
b) Net Profit (loss) on sale of investments	1279	7356	1107	8749	3300	8567	816	16680
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	5	5	23	18	27	15	118	—
e) Net Profit (loss) on exchange transaction	3046	2997	1399	1278	14166	13143	11985	11240
f) Miscellaneous income	3400	2247	4838	5818	15623	14387	16080	21347
Total (I+II)	180375	210251	119999	167338	539973	586161	516429	552253
Expenditure & Provisions								
III. Interest expended	110403	128097	71664	102536	324780	350663	318057	344314
a) Interest on deposits	108786	126066	68764	97795	307900	325132	290031	306218
b) Interest on RBI/inter-bank borrowings	44	69	2897	2870	6907	8041	28026	31039
c) Others	1572	1962	3	1871	9973	17491	—	7057
IV. Operating expenses	46604	53592	32684	35854	120664	130331	127872	139640
a) Payments to and provisions for employees	32599	36706	23974	26095	84504	89645	92377	99912
b) Rent, taxes and lighting	2985	3439	1644	2023	9712	10915	9229	10619
c) Printing and stationery	795	959	527	597	1743	1901	1842	1823
d) Advertisement and publicity	195	344	153	68	738	806	333	232
e) Depreciation on Bank's property	1258	1796	1103	1350	4106	5237	6144	7587
f) Directors' fees, allowances and expenses	—	—	17	13	38	38	8	14
g) Auditors' fees and expenses	184	228	232	301	734	940	649	778
h) Law charges	352	516	142	233	1182	1032	1154	1492
i) Postage, telegrams, telephones, etc.	1099	1202	429	445	1272	1322	759	847
j) Repairs and maintenance	702	850	567	671	2264	2540	1782	1807
k) Insurance	794	882	559	778	2372	2869	1934	2001
l) Other expenditure	5641	6669	3336	3279	11998	13084	11659	12529
V. Provisions and contingencies	9868	21629	6648	16889	52386	54890	50386	51017
Total expenses@	157007	181689	104348	138390	445443	480994	445929	483954
VI. Profit (loss)	13500	6933	9004	12059	42144	50277	20114	17282
Total (III+IV+V+VI)	180375	210251	119999	167338	539973	586161	516429	552253

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	113388	146727	469074	485174	328203	374799	135630	160439
a) Interest/discount on advances/bills	48025	58928	228893	248843	150415	178308	60841	80601
b) Income on Investments	60428	82390	209814	204153	165576	185825	63442	68905

c) Interest on balances with RBI and other inter-bank funds	4614	5100	30329	32059	9346	9485	9339	9443
d) Others	322	309	38	120	2866	1182	2008	1490
II. Other income	10774	18456	62869	83568	34885	43740	19850	27081
a) Commission, exchange and brokerage	7669	8926	29680	31954	22646	24978	12482	13023
b) Net Profit (loss) on sale of investments	1201	6237	6137	13289	6809	13256	1107	5755
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	5	10	55	69	20	10	229	11
e) Net Profit (loss) on exchange transaction	1603	1437	9229	9669	3861	3363	2888	3488
f) Miscellaneous income	296	1847	17767	28586	1549	2134	3145	4805
Total (I+II)	124163	165183	531943	568742	363088	418540	155480	187520
Expenditure & Provisions								
III. Interest expended	73340	100015	313079	341447	223326	252160	97816	114609
a) Interest on deposits	71251	95463	299322	323413	220710	245367	96130	111575
b) Interest on RBI/inter-bank borrowings	366	1226	1307	1855	845	1469	551	1705
c) Others	1723	3327	12450	16179	1771	5324	1135	1329
IV. Operating expenses	37315	42008	123124	134980	109887	124225	27067	30399
a) Payments to and provisions for employees	30184	32485	87983	95109	83119	99083	16495	17726
b) Rent, taxes and lighting	2134	2511	10999	12092	5280	5508	2236	2747
c) Printing and stationery	416	571	1752	1813	1164	1330	568	642
d) Advertisement and publicity	84	152	239	212	265	309	316	371
e) Depreciation on Bank's property	975	1734	5542	7528	2516	3172	1848	2178
f) Directors' fees, allowances and expenses	18	11	26	17	15	12	14	15
g) Auditors' fees and expenses	196	253	565	903	489	491	163	218
h) Law charges	93	100	157	120	554	506	32	15
i) Postage, telegrams, telephones, etc.	492	542	1481	1517	677	489	1010	1025
j) Repairs and maintenance	399	503	2004	2208	928	1090	641	826
k) Insurance	506	705	1909	2283	1464	1657	629	765
l) Other expenditure	1816	2439	10467	11179	13417	10577	3117	3871
V. Provisions and contingencies	8320	14146	73235	68711	15250	27087	11393	19268
Total expenses@	110655	142023	436202	476426	333213	376384	124883	145007
VI. Profit (loss)	5189	9014	22506	23605	14625	15069	19203	23244
Total (III+IV+V+VI)	124163	165183	531943	568742	363088	418540	155480	187520

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	149239	158738	162521	189862	229896	250456	187286	245807
a) Interest/discount on advances/bills	79897	83238	80176	92967	110990	120078	93294	101065
b) Income on Investments	64115	71536	77662	92838	92685	105452	84694	136659
c) Interest on balances with RBI and other inter-bank funds	4425	3179	4684	4058	25257	24597	7021	7893
d) Others	802	785	—	—	964	329	2278	189
II. Other income	15315	21176	19876	27514	25088	26620	17355	22137
a) Commission, exchange and brokerage	7199	8591	7416	9143	12547	15489	8208	9564
b) Net Profit (loss) on sale of investments	1614	7372	2853	5748	2202	4509	2347	5797
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(36)	—	8	(11)	66	47	7	(4)
e) Net Profit (loss) on exchange transaction	3521	1979	5551	5279	7287	4106	3591	3392
f) Miscellaneous income	3017	3234	4049	7355	2986	2469	3202	3388
Total (I+II)	164554	179914	182397	217376	254985	277076	204641	267944
Expenditure & Provisions								
III. Interest expended	105189	116919	142795	151868	173327	182626	128973	174528
a) Interest on deposits	95886	104290	135644	145806	167402	177108	127006	171817

b)	Interest on RBI/inter-bank borrowings	1032	2872	3161	3840	5218	1889	1045	1472
c)	Others	8271	9757	3991	2222	707	3629	922	1239
IV.	Operating expenses	37764	41139	55925	63122	67362	75627	37063	42824
a)	Payments to and provisions for employees	27551	29304	42687	49339	50860	57742	21680	23137
b)	Rent, taxes and lighting	2393	2879	4128	4376	4949	5764	4687	5521
c)	Printing and stationery	751	604	831	827	728	735	734	834
d)	Advertisement and publicity	433	293	41	64	176	165	293	204
e)	Depreciation on Bank's property	1384	1755	1464	1600	2423	2636	2634	4169
f)	Directors' fees, allowances and expenses	23	25	9	11	18	12	31	28
g)	Auditors' fees and expenses	183	217	306	371	371	392	240	281
h)	Law charges	130	123	148	64	143	87	282	329
i)	Postage, telegrams, telephones, etc.	478	597	364	281	685	459	787	892
j)	Repairs and maintenance	843	864	1163	1235	222	325	385	470
k)	Insurance	790	935	961	956	1284	1414	846	1136
l)	Other expenditure	2806	3543	3822	3999	5502	5895	4464	5822
V.	Provisions and contingencies	10592	15569	61526	45083	8762	14789	15593	22729
	Total expenses@	142953	158058	198720	214990	240689	258253	166036	217352
VI.	Profit (loss)	11009	6287	(77850)	(42697)	5534	4034	23012	27862
	Total (III+IV+V+VI)	164554	179914	182397	217376	254985	277076	204641	267944

(Amount in Rs. lakh)

Items	For the year ended March 31								
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India		
	1999	2000	1999	2000	1999	2000	1999	2000	
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	
Income									
I.	Interest Earned								
a)	Interest/discount on advances/bills	47378	52555	218181	251423	108895	132414	135373	162549
b)	Income on Investments	45820	54428	197626	241710	90677	105210	127128	146070
c)	Interest on balances with RBI and other inter-bank funds	4566	5295	18150	17154	5619	5744	21230	21444
d)	Others	910	769	10839	5168	3460	394	3174	1449
II.	Other income								
a)	Commission, exchange and brokerage	4712	4473	32832	38171	9007	10115	10073	11386
b)	Net Profit (loss) on sale of investments	1611	5290	7858	21492	2080	6069	3431	4321
c)	Net Profit (loss) on revaluation of investments	—	—	(2)	(2)	—	—	—	—
d)	Net Profit (loss) on sale of land, building & other assets	6	5	65	68	11	9	18	34
e)	Net Profit (loss) on exchange transaction	2301	2291	7376	7616	9022	7041	6888	7833
f)	Miscellaneous income	2579	3410	6339	5420	6988	7414	5849	6338
	Total (I+II)	109883	128516	499265	588221	235760	274411	313163	361422
Expenditure & Provisions									
III.	Interest expended								
a)	Interest on deposits	70790	81357	267684	336679	140048	157531	202494	229745
b)	Interest on RBI/inter-bank borrowings	460	635	1213	2907	335	241	1191	2391
c)	Others	2152	3116	10639	14234	2133	3461	65	3668
IV.	Operating expenses								
a)	Payments to and provisions for employees	18917	24216	106893	118367	58931	66921	51410	61186
b)	Rent, taxes and lighting	1856	2115	6470	7198	4560	4874	4337	5002
c)	Printing and stationery	345	372	2031	2234	598	617	1336	1247
d)	Advertisement and publicity	140	117	392	434	87	160	610	650
e)	Depreciation on Bank's property	1003	1507	3997	4299	1333	1827	3788	4424
f)	Directors' fees, allowances and expenses	7	10	22	12	18	16	25	34
g)	Auditors' fees and expenses	155	207	656	720	334	396	403	535
h)	Law charges	77	79	472	584	65	69	397	682
i)	Postage, telegrams, telephones, etc.	497	532	2286	2366	913	1050	1080	1034
j)	Repairs and maintenance	332	397	1357	1368	562	694	951	964
k)	Insurance	515	617	2361	3055	850	1014	6093	1718
l)	Other expenditure	3465	3416	10665	11748	6386	7484	7985	8981

V. Provisions and contingencies	3128	3677	44915	41202	4348	6492	14976	29039
Total expenses@	100710	118694	417139	506205	217154	246354	282165	322259
VI. Profit (loss)	6045	6144	37212	40814	14258	21565	16022	10124
Total (III+IV+V+VI)	109883	128516	499265	588221	235760	274411	313163	361422

(Amount in Rs. lakh)

Items	For the year ended 31st March					
	United Bank of India		UCO Bank		Vijaya Bank	
	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest Earned	145300	169690	169276	197750	99998	119754
a) Interest/discount on advances/bills	41561	47848	65083	76345	47619	55699
b) Income on Investments	95697	116119	90755	107701	47144	58527
c) Interest on balances with RBI and other inter-bank funds	3951	3915	9101	8899	4672	4064
d) Others	4091	1808	4337	4805	562	1463
II. Other income	11460	13957	18727	24890	10907	11681
a) Commission, exchange and brokerage	5977	7014	9923	10599	4346	5071
b) Net Profit (loss) on sale of investments	990	3145	(537)	4028	1306	1250
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	3	3	8	581	14	11
e) Net Profit (loss) on exchange transaction	697	32	2202	1264	1816	1551
f) Miscellaneous income	3793	3764	7131	8418	3426	3798
Total (I+II)	156760	183647	188003	222641	110905	131434
Expenditure & Provisions						
III. Interest expended	110840	128646	124629	142493	68271	80937
a) Interest on deposits	109524	126925	118037	134900	66728	77841
b) Interest on RBI/inter-bank borrowings	505	791	3709	5516	314	417
c) Others	811	930	2883	2078	1229	2679
IV. Operating expenses	41281	46572	59536	62464	31020	37953
a) Payments to and provisions for employees	34084	38657	48396	50623	22035	27265
b) Rent, taxes and lighting	1896	2001	3138	3242	2559	2898
c) Printing and stationery	541	597	692	821	361	376
d) Advertisement and publicity	56	66	89	123	41	46
e) Depreciation on Bank's property	492	540	1101	1346	1735	1814
f) Directors' fees, allowances and expenses	28	29	18	14	21	12
g) Auditors' fees and expenses	181	241	347	302	200	172
h) Law charges	62	58	115	153	40	37
i) Postage, telegrams, telephones, etc.	357	352	250	256	184	181
j) Repairs and maintenance	306	321	282	260	131	129
k) Insurance	701	790	795	834	544	642
l) Other expenditure	2578	2920	4310	4491	3170	4381
V. Provisions and contingencies	3170	5293	10615	14019	8591	7260
Total expenses@	152121	175218	184165	204957	99291	118890
VI. Profit (loss)	1470	3136	(6777)	3664	3023	5284
Total (III+IV+V+VI)	156760	183647	188003	222641	110905	131434

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.