

**Table 54: Earnings and Expenses of Scheduled Commercial Banks: 1999-2000 and 2000-2001**  
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	
	2000 (1)	2001 (2)	2000 (3)	2001 (4)	2000 (5)	2001 (6)	2000 (7)	2001 (8)
<b>Income</b>								
<b>I Interest Earned</b>	<b>2220093</b>	<b>2600337</b>	<b>111597</b>	<b>126683</b>	<b>148239</b>	<b>169379</b>	<b>56004</b>	<b>70973</b>
a) Interest/discount on advances/bills	955395	1114325	48166	54937	67922	77113	28636	35093
b) Income on Investments	950616	1122972	52210	58028	74777	85763	24202	32273
c) Interest on balances with RBI and other inter-bank funds	157335	170325	3702	4805	4507	3375	2197	1829
d) Others	156746	192715	7519	8913	1034	3128	970	1778
<b>II. Other income</b>	<b>356932</b>	<b>401782</b>	<b>22007</b>	<b>23914</b>	<b>26653</b>	<b>28807</b>	<b>13436</b>	<b>16226</b>
a) Commission, exchange and brokerage	256744	263244	16792	19085	17516	17977	7014	7253
b) Net Profit (loss) on sale of investments	26887	47664	2155	1837	3164	4035	3664	6276
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	82	3	0	1	0	16	2	-3
e) Net Profit (loss) on exchange transaction	32897	30355	2264	2264	3504	3518	675	761
f) Miscellaneous income	40322	60516	797	727	2460	3261	2082	1977
<b>Total (I+II)</b>	<b>2577025</b>	<b>3002119</b>	<b>133605</b>	<b>150597</b>	<b>174893</b>	<b>198186</b>	<b>69440</b>	<b>87239</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1527258</b>	<b>1775558</b>	<b>74235</b>	<b>81088</b>	<b>96235</b>	<b>108254</b>	<b>37233</b>	<b>47618</b>
a) Interest on deposits	1439664	1664322	69166	76418	91707	103034	34986	44711
b) Interest on RBI/inter-bank borrowings	55704	52136	1164	1016	2315	2939	358	448
c) Others	31890	59100	3905	3653	2213	2281	1889	2459
<b>IV. Operating expenses</b>	<b>629517</b>	<b>829882</b>	<b>35582</b>	<b>42680</b>	<b>37513</b>	<b>45093</b>	<b>19274</b>	<b>22376</b>
a) Payments to and provisions for employees	447787	601165	26548	32815	25083	32141	13345	15537
b) Rent, taxes and lighting	42555	47131	2217	2510	2839	3118	1286	1428
c) Printing and stationery	9696	10332	551	587	677	739	232	289
d) Advertisement and publicity	1756	3039	73	99	104	128	36	39
e) Depreciation on Bank's property	36565	40192	1726	1753	1654	1650	1191	1464
f) Directors' fees, allowances and expenses	66	69	7	8	9	13	8	8
g) Auditors' fees and expenses	2198	3245	195	200	218	254	115	165
h) Law charges	4314	3374	74	26	83	95	50	46
i) Postage, telegrams, telephones, etc.	6043	5676	578	576	489	484	360	378
j) Repairs and maintenance	5054	5477	227	230	300	342	136	171
k) Insurance	9830	10794	383	503	632	706	265	291
l) Other expenditure	63654	99389	3004	3372	5425	5423	2251	2560
<b>V. Provisions and contingencies</b>	<b>215095</b>	<b>236253</b>	<b>11746</b>	<b>16293</b>	<b>28364</b>	<b>29817</b>	<b>8409</b>	<b>10847</b>
<b>Total expenses@</b>	<b>2156775</b>	<b>2605441</b>	<b>109817</b>	<b>123768</b>	<b>133748</b>	<b>153347</b>	<b>56507</b>	<b>69994</b>
<b>VI. Profit (loss)</b>	<b>205155</b>	<b>160425</b>	<b>12042</b>	<b>10537</b>	<b>12780</b>	<b>15022</b>	<b>4525</b>	<b>6400</b>

**Total (III+IV+V+VI) 2577025 3002119 133605 150597 174893 198186 69440 87239**

(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	
	2000	2001	2000	2001	2000	2001	2000	2001
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>80009</b>	<b>91535</b>	<b>117054</b>	<b>134426</b>	<b>69717</b>	<b>76816</b>	<b>115952</b>	<b>131536</b>
a) Interest/discount on advances/bills	44314	47853	61046	71801	36171	38713	51484	62068
b) Income on Investments	31839	40053	47031	52434	29146	33718	56000	61135
c) Interest on balances with RBI and other inter-bank funds	1847	1688	7381	7870	4071	3991	2331	1947
d) Others	2009	1941	1596	2321	329	394	6137	6385
<b>II. Other income</b>	<b>16419</b>	<b>17107</b>	<b>16473</b>	<b>17024</b>	<b>11407</b>	<b>11228</b>	<b>19466</b>	<b>19426</b>
a) Commission, exchange and brokerage	10319	10436	11928	12312	8204	8604	12917	12281
b) Net Profit (loss) on sale of investments	2570	2806	2103	2220	1841	1592	2514	3032
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	43	14	5	-9	0	-5	6	31
e) Net Profit (loss) on exchange transaction	1682	1252	2436	2078	1250	1034	2765	2599
f) Miscellaneous income	1804	2598	2	423	111	3	1264	1483
<b>Total (I+II)</b>	<b>96427</b>	<b>108642</b>	<b>133528</b>	<b>151450</b>	<b>81123</b>	<b>88045</b>	<b>135418</b>	<b>150962</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>51897</b>	<b>60174</b>	<b>69509</b>	<b>73940</b>	<b>45580</b>	<b>51655</b>	<b>87759</b>	<b>92024</b>
a) Interest on deposits	48845	56603	68134	72538	44305	49946	82266	85942
b) Interest on RBI/inter-bank borrowings	1112	992	624	559	169	250	2492	3576
c) Others	1941	2579	750	842	1106	1458	3001	2506
<b>IV. Operating expenses</b>	<b>28264</b>	<b>34675</b>	<b>28942</b>	<b>37598</b>	<b>19309</b>	<b>24752</b>	<b>29439</b>	<b>35914</b>
a) Payments to and provisions for employees	22316	28077	21123	28796	14289	17001	22148	27697
b) Rent, taxes and lighting	1831	1995	1840	1938	1311	1703	1950	2103
c) Printing and stationery	323	330	381	345	269	300	404	449
d) Advertisement and publicity	17	25	48	33	37	53	87	126
e) Depreciation on Bank's property	747	1004	1047	1320	667	573	1111	1363
f) Directors' fees, allowances and expenses	10	7	9	9	9	12	11	9
g) Auditors' fees and expenses	141	178	173	187	123	150	201	229
h) Law charges	24	23	47	56	181	211	21	30
i) Postage, telegrams, telephones, etc.	99	121	545	561	298	329	292	262
j) Repairs and maintenance	267	210	289	274	293	279	255	283
k) Insurance	46	95	445	518	307	288	556	674
l) Other expenditure	2441	2610	2993	3560	1525	3853	2403	2689
<b>V. Provisions and contingencies</b>	<b>11442</b>	<b>11222</b>	<b>22009</b>	<b>23802</b>	<b>7587</b>	<b>10268</b>	<b>11576</b>	<b>13275</b>
<b>Total expenses@</b>	<b>80161</b>	<b>94848</b>	<b>98450</b>	<b>111538</b>	<b>64889</b>	<b>76406</b>	<b>117198</b>	<b>127938</b>
<b>VI. Profit (loss)</b>	<b>4824</b>	<b>2572</b>	<b>13069</b>	<b>16110</b>	<b>8648</b>	<b>1371</b>	<b>6644</b>	<b>9749</b>

**Total (III+IV+V+VI)**

**96427 108642 133528 151450 81123 88045 135418 150962**

---

Notes

1. @: Excluding 'Provisions and Contingencies'.

2. Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years.