

Table 6: Bank Group-Wise Earnings and Expenses of Scheduled Commercial Banks in India - 2000-2001 and 2001-2002

(Amount in Rs. crore)

Items	For the year ended March 31											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	196	196	42	40	31	30	296	293
I. Interest earned	34017	38746	56967	61979	4619	5191	9471	9700	14496	16549	119570	132165
a) Interest/discount on advances/bills	15019	15309	27998	30629	1685	1984	5156	5331	7229	8073	57087	61328
b) Income on Investments	14864	18464	25624	27834	1577	1651	3607	3670	6313	7387	51985	59005
c) Interest on balances with RBI and other inter-bank funds	1958	3366	2881	3078	1225	1411	581	611	844	972	7489	9438
d) Others	2176	1607	464	438	132	144	127	88	110	116	3009	2394
II. Other income	5356	6017	7159	10510	240	370	2513	3260	2099	4269	17367	24426
a) Commission, exchange and brokerage	3512	3715	3062	3096	83	102	1284	1269	1001	1133	8942	9315
b) Net Profit (loss) on sale and revaluation of investments	695	1015	1677	4807	9	90	351	1025	442	2487	3173	9424
c) Net Profit (loss) on sale of land, building & other assets	-	16	12	9	6	0	(10)	16	(1)	16	8	56
d) Net Profit (loss) on exchange transactions	439	549	926	998	0	0	702	726	245	249	2312	2521
e) Miscellaneous income	710	722	1482	1600	142	178	185	225	413	384	2932	3110
Total (I+II)	39372	44763	64127	72490	4859	5561	11984	12960	16595	20817	136937	156590
III. Interest expended	22903	26556	38790	42598	2966	3329	5768	6054	10691	12308	81117	90845
a) Interest on deposits	21535	25114	36839	40464	2641	2976	3657	3763	9760	11228	74433	83546
b) Interest on RBI/inter-bank borrowings	619	457	770	684	253	271	1707	2065	432	498	3781	3976
c) Others	749	985	1180	1449	71	82	405	225	499	582	2904	3323
IV. Operating expenses	10730	9487	17284	16935	1165	1459	3111	3393	3056	3881	35344	35155
a) Payments to and provisions for employees	7832	6760	13143	12317	1004	1261	990	1123	1286	1613	24256	23074
b) Rent, taxes and lighting	619	687	1053	1177	30	34	259	257	333	421	2294	2576
c) Printing and stationery	134	155	194	208	14	16	65	76	95	117	502	571
d) Advertisement and publicity	35	30	49	63	-	1	177	147	89	76	350	317
e) Depreciation on bank's property	493	532	676	799	13	15	357	288	425	523	1964	2157
f) Directors' fees, allowances and expenses	1	1	2	4	-	-	1	1	3	5	8	11
g) Auditors' fees and expenses	46	54	94	121	4	4	3	3	8	9	154	191
h) Law charges	39	46	58	59	1	1	37	30	16	16	150	152
i) Postage, telegrams, telephones, etc.	84	90	160	169	9	11	180	201	121	163	554	635
j) Repairs and maintenance	73	78	195	212	3	3	154	190	116	207	541	691
k) Insurance	139	179	283	319	17	21	48	48	68	81	555	647
l) Other expenditure	1235	875	1376	1488	70	91	840	1030	495	650	4015	4134
V. Provisions and contingencies	3518	5270	5958	8102	128	163	2085	2021	1687	2849	13376	18405
Total expenses @	33633	36043	56073	59533	4130	4787	8879	9447	13747	16189	116461	125999
VI. Profit (loss)	2222	3449	2095	4855	601	610	1020	1492	1162	1779	7100	12186

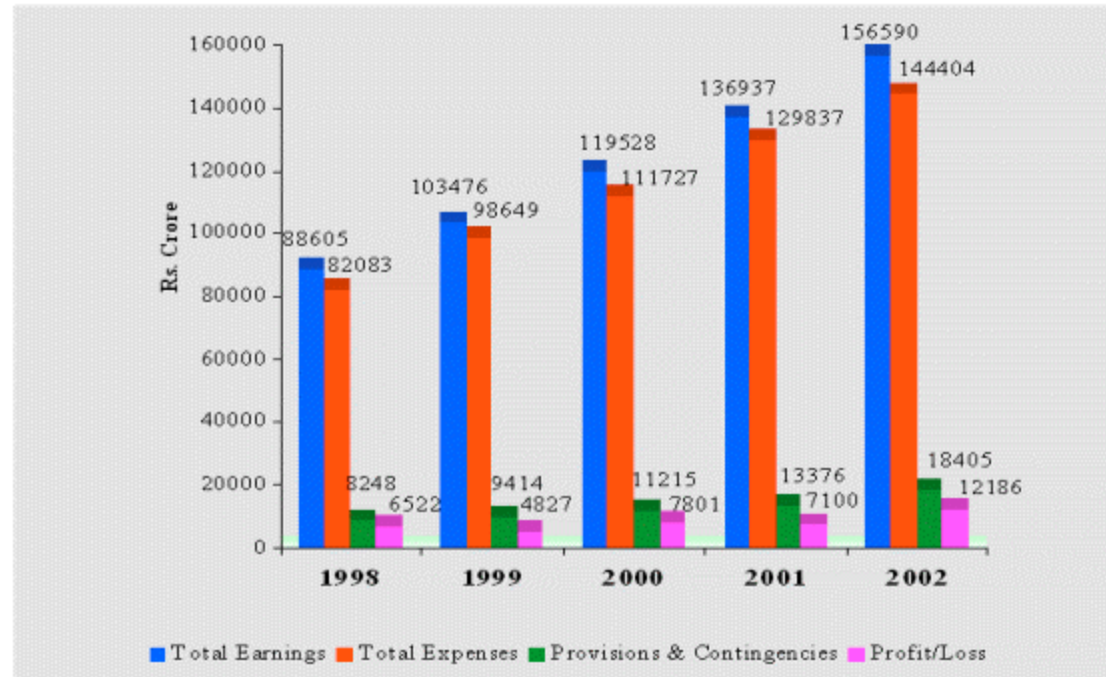
Notes

@: Excluding 'Provisions and Contingencies'.

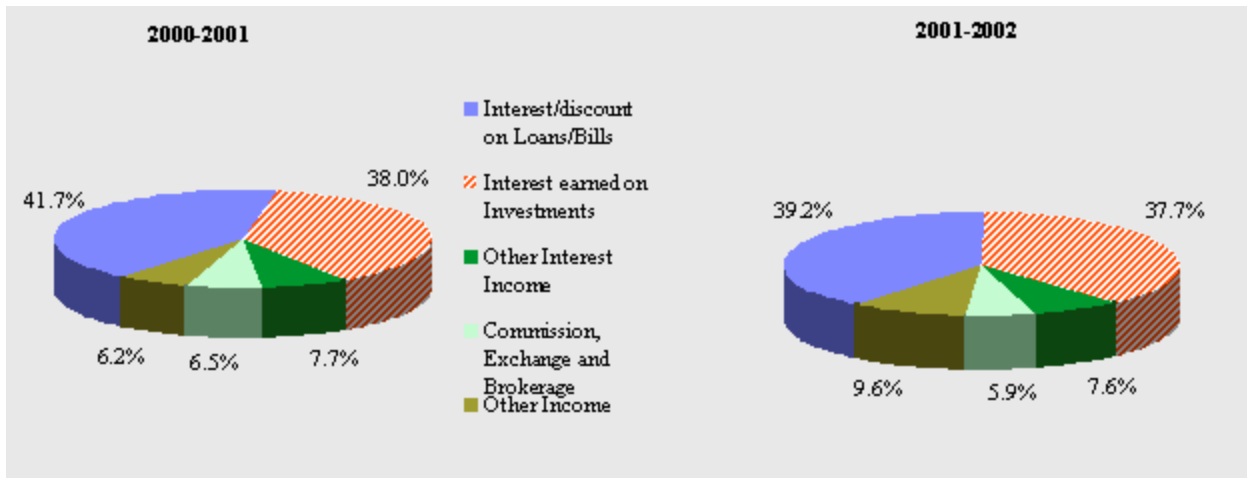
1. Figures in brackets indicate loss.

Source: Annual accounts of banks of respective years

Graph - 3
Earnings, Expenses and Profits of Scheduled Commercial Banks - 1997-98 to 2001-02
(For the year ended March 31)

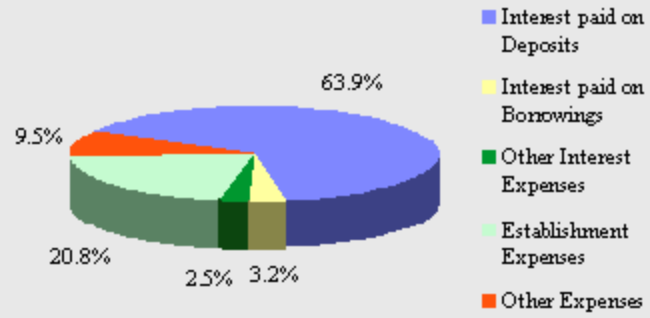


Graph - 4
Composition of Major Items in Total Earnings of Scheduled Commercial Banks: 2000-2001 and 2001-2002
(For the year ended 31st March)



**Composition of Major Items in Total Expenses* of Scheduled Commercial Banks: 2000-2001 and 2001-2002
(For the year ended 31st March)**

2000-2001



2001-2002

