

Table 54: Earnings and Expenses of Scheduled Commercial Banks: 2000-2001 and 2001-2002
(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	
	2001 (1)	2002 (2)	2001 (3)	2002 (4)	2001 (5)	2002 (6)	2001 (7)	2002 (8)
Income								
I. Interest Earned	2600337	2981009	126683	135747	169379	191830	70974	88777
a) Interest/discount on advances/bills	1114325	1106340	54937	60526	77113	85821	35093	39857
b) Income on Investments	1122972	1427187	58028	64744	85763	98928	32273	45218
c) Interest on balances with RBI and other inter-bank funds	170325	305488	4805	5404	3375	4865	1829	2129
d) Others	192715	141993	8913	5073	3128	2215	1778	1573
II. Other income	401782	417449	23914	30079	28807	36532	16266	27479
a) Commission, exchange and brokerage	263244	281651	19085	19574	17977	17929	7253	7541
b) Net Profit (loss) on sale of investments	47664	35164	1837	7690	4035	10509	6276	17377
c) Net Profit (loss) on revaluation of investments	-	(1920)	-	-	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	3	1477	1	(4)	16	32	(3)	4
e) Net Profit (loss) on exchange transaction	30355	40764	2264	2129	3518	3539	761	873
f) Miscellaneous income	60516	60312	727	691	3261	4522	1978	1684
Total (I+II)	3002119	3398457	150597	165826	198186	228361	87239	116256
Expenditure & Provisions								
III. Interest expended	1775558	2072884	81088	86718	108254	126864	47618	59555
a) Interest on deposits	1664322	1955427	76418	83368	103034	121911	44711	55652
b) Interest on RBI/inter-bank borrowings	52136	36407	1016	505	2939	1405	448	252
c) Others	59100	81050	3653	2845	2281	3548	2459	3651
IV. Operating expenses	829882	721090	42680	40047	45093	41492	22375	22477
a) Payments to and provisions for employees	601165	515278	32815	28906	32141	28323	15537	15299
b) Rent, taxes and lighting	47131	52444	2510	2798	3118	3431	1428	1547
c) Printing and stationery	10332	11990	587	713	739	844	289	329
d) Advertisement and publicity	3039	2432	99	162	128	132	39	32
e) Depreciation on Bank's property	40192	42496	1753	2032	1650	1770	1464	1471
f) Directors' fees, allowances and expenses	69	72	8	5	13	15	8	6
g) Auditors' fees and expenses	3245	3429	200	310	254	378	165	221
h) Law charges	3374	4138	26	66	95	92	46	64
i) Postage, telegrams, telephones, etc.	5676	6207	576	637	484	560	378	393
j) Repairs and maintenance	5477	5875	230	283	342	336	171	167
k) Insurance	10794	14250	503	598	706	838	291	421
l) Other expenditure	99389	62480	3372	3537	5423	4773	2560	2527
V. Provisions and contingencies	236253	361321	16293	22611	29817	37357	10847	21714
Total expenses@	2605441	2793974	123768	126765	153347	168356	69994	82032
VI. Profit (loss)	160425	243162	10537	16450	15022	22649	6399	12510
Total (III+IV+V+VI)	3002119	3398457	150597	165826	198186	228361	87239	116256

(Amount in Rs. lakh)

For the year ended March 31

	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2001	2002	2001	2002	2001	2002	2001	2002
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	91535	97112	134426	150460	76816	84278	131536	145389
a) Interest/discount on advances/bills	47853	49700	71801	79697	38713	40694	62068	68277
b) Income on Investments	40053	43680	52434	59034	33718	39595	61135	68003
c) Interest on balances with RBI and other inter-bank funds	1688	2302	7870	8958	3991	3278	1947	4141
d) Others	1941	1431	2321	2771	394	711	6385	4968
II. Other income	17107	23326	17024	26448	11228	17346	19426	23018
a) Commission, exchange and brokerage	10436	11145	12312	13592	8604	8328	12281	11762
b) Net Profit (loss) on sale of investments	2806	7579	2220	9548	1592	8043	3032	7502
c) Net Profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	14	58	(9)	(46)	(5)	3	31	54
e) Net Profit (loss) on exchange transaction	1252	2080	2078	1952	1034	969	2599	2548
f) Miscellaneous income	2598	2465	423	1403	3	3	1483	1152
Total (I+II)	108642	120439	151450	176907	88045	101624	150962	168407
Expenditure & Provisions								
III. Interest expended	60174	65588	73940	84763	51655	56272	92024	102946
a) Interest on deposits	56603	61869	72538	82374	49946	55031	85942	95790
b) Interest on RBI/inter-bank borrowings	992	525	559	1683	250	178	3576	4709
c) Others	2579	3195	842	705	1458	1063	2506	2447
IV. Operating expenses	34675	31371	37598	35682	24752	23226	35914	33334
a) Payments to and provisions for employees	28077	24153	28796	24787	17001	14747	27697	24500
b) Rent, taxes and lighting	1995	2092	1938	2421	1703	1647	2103	2279
c) Printing and stationery	330	348	345	531	300	322	449	452
d) Advertisement and publicity	25	33	33	53	53	39	126	128
e) Depreciation on Bank's property	1004	1126	1320	1899	573	713	1363	1659
f) Directors' fees, allowances and expenses	7	7	9	10	12	16	9	12
g) Auditors' fees and expenses	178	243	187	253	150	217	229	322
h) Law charges	23	62	56	65	211	128	30	15
i) Postage, telegrams, telephones, etc.	121	63	561	650	329	315	262	217
j) Repairs and maintenance	210	157	274	367	279	277	283	332
k) Insurance	95	47	518	624	288	365	674	746
l) Other expenditure	2610	3041	3560	4023	3853	4440	2689	2672
V. Provisions and contingencies	11222	16889	23802	33169	10268	13925	13275	20034
Total expenses@	94848	96960	111538	120444	76406	79498	127938	136280
VI. Profit (loss)	2572	6590	16110	23294	1371	8201	9749	12093
Total (III+IV+V+VI)	108642	120439	151450	176907	88045	101624	150962	168407

Notes

@: Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source: Annual accounts of banks of respective years.