

Table 54: Earnings and Expenses of Scheduled Commercial Banks: 2000-2001 and 2001-2002
(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	
	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	206742	227284	187506	202983	575734	595555	531687	560868
a) Interest/discount on advances/bills	106405	111787	79408	98095	293825	305962	312874	329285
b) Income on Investments	93074	105428	103270	98864	215083	236770	180566	191862
c) Interest on balances with RBI and other inter-bank funds	6885	7829	4827	5261	61280	42898	35773	34894
d) Others	379	2240	-	763	5547	9925	2474	4827
II. Other income	24293	38492	20462	30402	70628	99316	86191	110327
a) Commission, exchange and brokerage	14259	14347	7835	8815	29773	30547	32388	32397
b) Net Profit (loss) on sale of investments	5238	19303	6500	13602	10197	41538	19646	42704
c) Net Profit (loss) on revaluation of investments	-	-	-	-	62	-	-	-
d) Net Profit (loss) on sale of land, building & other assets	(4)	3	9	5	(13)	114	10	15
e) Net Profit (loss) on exchange transaction	2896	2873	1256	1589	13443	11745	10466	12424
f) Miscellaneous income	1904	1966	4863	6391	17166	15372	23683	22787
Total (I+II)	231035	265775	207968	233385	646362	694871	617878	671195
Expenditure & Provisions								
III. Interest expended	138656	154237	137458	145448	381955	407611	366303	376900
a) Interest on deposits	135418	150808	130132	140410	358090	384836	321637	331431
b) Interest on RBI/inter-bank borrowings	221	119	3221	2001	7535	7191	34358	31629
c) Others	3016	3309	4104	3037	16329	15584	10308	13840
IV. Operating expenses	65779	70740	45639	45399	160760	156334	174373	153089
a) Payments to and provisions for employees	48072	49245	33879	31184	114573	105626	133882	108684
b) Rent, taxes and lighting	3978	4459	2407	2728	11923	15366	11456	12535
c) Printing and stationery	1109	1113	591	646	1914	1847	1942	2025
d) Advertisement and publicity	348	290	168	196	624	573	334	418
e) Depreciation on Bank's property	2049	3499	2144	2956	7725	9127	7416	6823
f) Directors' fees, allowances and expenses	29	37	8	11	22	39	7	5
g) Auditors' fees and expenses	420	422	293	486	1105	1139	736	1151
h) Law charges	294	278	252	237	1242	979	1151	1097
i) Postage, telegrams, telephones, etc.	1319	1241	438	418	1392	1370	444	500
j) Repairs and maintenance	835	911	743	875	3059	2848	1953	2298
k) Insurance	1132	1197	1086	1073	2875	3239	2151	2509
l) Other expenditure	6192	8049	3628	4589	14306	14181	12901	15044
V. Provisions and contingencies	22609	32777	12753	22311	76181	76333	52014	90323
Total expenses@	204435	224977	183096	190847	542715	563945	540676	529989
VI. Profit (loss)	3991	8021	12119	20227	27466	54593	25188	50883
Total (III+IV+V+VI)	231035	265775	207968	233385	646362	694871	617878	671195

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	170588	199808	561827	637056	426526	465749	180453	194569
a) Interest/discount on advances/bills	70291	83463	292019	313048	196817	216937	93407	99687
b) Income on Investments	93591	109932	223430	249671	214598	223325	74384	82371

c) Interest on balances with RBI and other inter-bank funds	5683	5764	46339	70757	15111	25487	9369	9134
d) Others	1023	649	38	3580	-	-	3293	3377
II. Other income	22239	30750	91779	142853	46944	60063	29209	38194
a) Commission, exchange and brokerage	9628	9913	32271	32217	27840	27202	13084	12371
b) Net Profit (loss) on sale of investments	8110	16700	20139	66281	14426	31780	6680	13510
c) Net Profit (loss) on revaluation of investments	-	-	-	-	(767)	(3821)	-	-
d) Net Profit (loss) on sale of land, building & other assets	6	68	66	74	6	3	1	13
e) Net Profit (loss) on exchange transaction	2312	1167	12381	12944	3129	2871	3655	5312
f) Miscellaneous income	2183	2902	26921	31337	2311	2028	5790	6988
Total (I+II)	192827	230558	653605	779909	473470	525812	209663	232763
Expenditure & Provisions								
III. Interest expended	114757	141130	373525	455025	281607	312252	122321	132048
a) Interest on deposits	109470	135078	357477	435049	273107	299010	118418	128486
b) Interest on RBI/inter-bank borrowings	1050	621	2867	2171	1207	453	1952	1853
c) Others	4237	5431	13181	17805	7293	12789	1952	1709
IV. Operating expenses	54072	47924	166958	159261	144815	143124	34136	38422
a) Payments to and provisions for employees	42370	33568	125307	112252	115222	111880	20000	21390
b) Rent, taxes and lighting	2991	3230	13374	14432	6259	6709	3385	3921
c) Printing and stationery	551	552	1017	1642	1339	1346	657	750
d) Advertisement and publicity	148	206	333	598	336	456	400	523
e) Depreciation on Bank's property	2814	4234	6591	9268	4540	4549	2151	3197
f) Directors' fees, allowances and expenses	5	15	14	23	6	6	10	26
g) Auditors' fees and expenses	402	478	856	992	707	784	258	357
h) Law charges	105	123	80	85	597	752	30	35
i) Postage, telegrams, telephones, etc.	601	697	1597	1809	387	450	1160	1124
j) Repairs and maintenance	530	657	2469	2543	1293	1673	852	792
k) Insurance	789	1033	2538	3087	1943	2160	857	937
l) Other expenditure	2765	3131	12782	12530	12185	12359	4376	5370
V. Provisions and contingencies	19479	26963	84613	91484	42401	54106	27022	31483
Total expenses@	168829	189054	540483	614286	426422	455376	156457	170470
VI. Profit (loss)	4519	14541	28510	74140	4646	16330	26184	30810
Total (III+IV+V+VI)	192827	230558	653605	779910	473470	525812	209663	232763

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2001	2002	2001	2002	2001	2002	2001	2002
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	171638	170840	210018	229393	279342	317069	275872	304047
a) Interest/discount on advances/bills	83896	80966	102215	108371	135053	153401	120269	141588
b) Income on Investments	81633	82454	104231	116171	124707	148291	144135	153748
c) Interest on balances with RBI and other inter-bank funds	3915	5945	3571	4523	19582	15376	9401	8084
d) Others	2194	1474	-	328	-	-	2067	627
II. Other income	19908	35296	31632	50193	30242	53080	26772	47391
a) Commission, exchange and brokerage	8396	7803	9267	9792	17847	19123	9599	10187
b) Net Profit (loss) on sale of investments	3711	20134	5957	22627	5310	25738	9531	31058
c) Net Profit (loss) on revaluation of investments	-	-	-	-	74	(46)	(1000)	(2750)
d) Net Profit (loss) on sale of land, building & other assets	(10)	(4)	1010	478	45	70	39	(1)
e) Net Profit (loss) on exchange transaction	1566	1646	4755	5549	4241	5196	3829	3893

f) Miscellaneous income	6245	5717	10644	11747	2724	2999	4775	5004
Total (I+II)	191546	206136	241650	279586	309583	370149	302645	351438
Expenditure & Provisions								
III. Interest expended	126746	126556	161129	176288	191267	220062	196809	206840
a) Interest on deposits	113924	116614	153129	168476	185570	211644	193689	203028
b) Interest on RBI/inter-bank borrowings	2797	2072	5937	4736	1697	1751	1158	957
c) Others	10025	7870	2063	3076	4000	6667	1962	2855
IV. Operating expenses	57990	46040	74362	72583	87656	88451	52425	52889
a) Payments to and provisions for employees	43450	32257	59327	56303	66914	65965	31514	28845
b) Rent, taxes and lighting	3323	3386	4602	4791	6011	6243	5730	6679
c) Printing and stationery	689	653	857	887	851	856	931	1042
d) Advertisement and publicity	207	247	54	98	199	138	197	215
e) Depreciation on Bank's property	2143	2385	2253	3118	4095	4424	4101	3911
f) Directors' fees, allowances and expenses	28	43	3	27	5	13	14	17
g) Auditors' fees and expenses	404	351	413	558	409	636	303	428
h) Law charges	92	92	116	71	74	90	325	544
i) Postage, telegrams, telephones, etc.	793	713	178	202	579	430	987	1038
j) Repairs and maintenance	1008	1098	1375	1367	300	399	365	431
k) Insurance	1302	1104	1141	979	1492	1775	1431	1756
l) Other expenditure	4552	3711	4044	4181	6727	7480	6528	7983
V. Provisions and contingencies	33423	32403	33559	27393	19068	38615	33122	59654
Total expenses@	184735	172596	235491	248871	278923	308513	249234	259729
VI. Profit (loss)	(26612)	1136	(27400)	3322	11593	23021	20289	32055
Total (III+IV+V+VI)	191546	206136	241650	279586	309583	370149	302645	351438

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		UCO Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	123746	126589	586348	664787	279218	288241	227470	254178
a) Interest/discount on advances/bills	58678	58539	282354	331788	157847	159967	95206	117040
b) Income on Investments	58387	62176	274178	300276	113015	120674	116813	125065
c) Interest on balances with RBI and other inter-bank funds	6231	5352	15229	22763	6952	7442	9435	10334
d) Others	451	522	14587	9960	1403	158	6016	1739
II. Other income	16628	22825	77842	97772	28142	27604	29771	58300
a) Commission, exchange and brokerage	4632	4509	41935	43399	11072	10335	11898	12290
b) Net Profit (loss) on sale of investments	6903	12622	24203	43791	6653	7385	7337	34636
c) Net Profit (loss) on revaluation of investments	-	239	(2575)	(5817)	(1367)	(687)	-	-
d) Net Profit (loss) on sale of land, building & other assets	1	-	37	37	18	9	2	10
e) Net Profit (loss) on exchange transaction	2443	2522	9415	9224	3561	2858	1758	2530
f) Miscellaneous income	2650	2933	4827	7138	8206	7704	8777	8834
Total (I+II)	140375	149414	664190	762559	307360	315845	257241	312478
Expenditure & Provisions								
III. Interest expended	90108	94911	382505	435258	169853	177487	161264	181203
a) Interest on deposits	85072	91216	360946	412162	164507	170811	154413	170008
b) Interest on RBI/inter-bank borrowings	826	263	3923	4789	680	265	4421	5382
c) Others	4210	3432	17636	18307	4666	6411	2431	5813
IV. Operating expenses	39993	38133	187164	179920	107727	102834	74600	83677
a) Payments to and provisions for employees	30509	28089	145908	131632	88143	81578	61795	68673
b) Rent, taxes and lighting	2210	2327	8241	9431	5313	5821	3337	3655

c) Printing and stationery	471	499	2445	2856	711	801	759	804
d) Advertisement and publicity	110	140	471	842	147	181	98	170
e) Depreciation on Bank's property	1378	1479	7463	8523	1959	2458	1831	2225
f) Directors' fees, allowances and expenses	3	3	17	31	15	24	5	23
g) Auditors' fees and expenses	231	313	885	1331	479	796	326	479
h) Law charges	60	74	603	761	57	64	113	119
i) Postage, telegrams, telephones, etc.	548	585	2567	2850	1148	1226	292	582
j) Repairs and maintenance	457	502	1697	1898	787	951	307	404
k) Insurance	646	755	3311	3888	1112	1238	1019	1154
l) Other expenditure	3371	3367	13556	15879	7857	7696	4719	5389
V. Provisions and contingencies	8948	14066	48157	91141	6286	10469	18078	31146
Total expenses@	130101	133044	569669	615179	277580	280321	235864	264880
VI. Profit (loss)	1326	2304	46364	56239	23494	25055	3300	16452
Total (III+IV+V+VI)	140375	149414	664190	762559	307360	315845	257241	312478

(Amount in Rs. lakh)

Items	For the year ended March 31					
	Union Bank of India		United Bank of India		Vijaya Bank	
	2001	2002	2001	2002	2001	2002
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest Earned	373295	401568	193083	203478	135618	153850
a) Interest/discount on advances/bills	195506	216864	58568	64722	65173	71425
b) Income on Investments	152444	167451	130284	132337	64601	76514
c) Interest on balances with RBI and other inter-bank funds	20222	15371	3476	5104	4776	5454
d) Others	5123	1882	755	1314	1069	458
II. Other income	31158	49915	16474	39388	15626	18882
a) Commission, exchange and brokerage	12130	12918	7229	6693	5153	4723
b) Net Profit (loss) on sale of investments	3435	15984	5113	28125	267	9017
c) Net Profit (loss) on revaluation of investments	-	-	-	-	3908	-2933
d) Net Profit (loss) on sale of land, building & other assets	(12)	(36)	-	5	20	15
e) Net Profit (loss) on exchange transaction	8954	11437	198	346	2350	3691
f) Miscellaneous income	6652	9612	3935	4220	3928	4370
Total (I+II)	404454	451483	209557	242866	151245	172733
Expenditure & Provisions						
III. Interest expended	251395	267904	141724	143307	89583	105319
a) Interest on deposits	242708	257304	140224	139926	85983	100134
b) Interest on RBI/inter-bank borrowings	2193	1904	570	75	435	217
c) Others	6495	8696	930	3306	3166	4968
IV. Operating expenses	101933	96655	54161	75843	43813	42163
a) Payments to and provisions for employees	75619	68665	44752	65226	33042	30592
b) Rent, taxes and lighting	5531	5757	2199	2389	3075	3882
c) Printing and stationery	1305	1413	673	725	639	355
d) Advertisement and publicity	605	892	75	78	61	36
e) Depreciation on Bank's property	4465	4416	880	1387	1603	1894
f) Directors' fees, allowances and expenses	14	24	21	32	2	11
g) Auditors' fees and expenses	639	723	255	360	233	295
h) Law charges	459	387	72	50	60	37
i) Postage, telegrams, telephones, etc.	950	951	414	448	211	256
j) Repairs and maintenance	1039	1142	319	311	106	136
k) Insurance	1924	2248	898	936	678	787
l) Other expenditure	9385	10037	3604	3900	4104	3883
V. Provisions and contingencies	35578	55511	11758	11812	10775	12160
Total expenses@	353329	364559	195885	219150	133397	147482

VI. Profit (loss)	15547	31413	1914	11904	7073	13090
Total (III+IV+V+VI)	404454	451483	209557	242866	151245	172733

Notes

@: Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source: Annual accounts of banks of respective years.