

TABLE 9.1: BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2001-2002 AND 2002-2003

(Amount in Rs. crore)												
	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	
Items	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	196	196	40	36	30	29	293	288
I. Interest earned	38746	40869	61979	66324	5191	5343	9700	8967	16549	24379	132165	145882
a) Interest/discount on advances/bills	15309	15998	30629	33200	1984	2220	5331	5393	8073	13885	61328	70695
b) Income on Investments	18464	19918	27834	30081	1651	1715	3670	3135	7387	9207	59005	64056
c) Interest on balances with RBI and other inter-bank funds	3366	3506	3078	2121	1411	1236	611	301	972	851	9438	8013
d) Others	1607	1447	438	922	144	173	88	139	116	436	2394	3117
II. Other income	6017	7998	10510	13273	370	414	3260	3090	4269	7232	24426	32009
a) Commission, exchange and brokerage	3715	3957	3096	3336	102	119	1269	1383	1133	1891	9315	10687
b) Net Profit (loss) on sale and revaluation	1015	2670	4807	7082	90		1025	511	2487	3999	9424	14262

of investments												
c) Net Profit (loss) on sale of land, building & other assets	16	-1	9	5	0		16	-12	16	-26	56	-33
d) Net Profit (loss) on exchange transactions	549	638	998	1035	0		726	897	249	252	2521	2821
e) Miscellaneous income	722	734	1600	1816	178	295	225	311	384	1116	3110	4271
Total (I+II)	44763	48867	72490	79598	5561	5757	12960	12058	20817	31611	156590	177891
III. Interest expended	26556	27207	42598	42646	3329	3392	6054	5069	12308	18602	90845	96915
a) Interest on deposits	25114	26064	40464	40557	2976	3003	3763	3552	11228	12450	83546	85625
b) Interest on RBI/inter-bank borrowings	457	225	684	573	271	296	2065	1354	498	472	3976	2920
c) Others	985	918	1449	1516	82	93	225	163	582	5679	3323	8370
IV. Operating expenses	9487	10431	16935	18466	1459	1636	3393	3261	3881	5860	35155	39654
a) Payments to and provisions												
b) for employees	6760	7416	12317	13062	1261	1398	1123	1041	1613	2105	23074	25021
b) Rent, taxes and lighting	687	754	1177	1293	34	38	257	252	421	525	2576	2861
c) Printing and stationery	155	162	208	252	16	15	76	79	117	179	571	689
d) Advertisement and publicity	30	42	63	90	1	1	147	135	76	136	317	404
e) Depreciation on bank's property	532	637	799	960	15	20	288	281	523	1043	2157	2941
f) Directors' fees, allowances and expenses	1	1	4	6	0	0	1	2	5	5	11	14
g) Auditors' fees and expenses	54	60	121	128	4	4	3	3	9	12	191	207
h) Law charges	46	49	59	64	1	2	30	66	16	28	152	208

i) Postage, telegrams, telephones, etc.	90	81	169	176	11	11	201	178	163	262	635	708
j) Repairs and maintenance	78	91	212	250	3	4	190	163	207	321	691	829
k) Insurance	179	191	319	365	21	21	48	62	81	108	647	748
l) Other expenditure	875	945	1488	1820	91	121	1030	1000	650	1137	4134	5023
		0										
V. Provisions and contingencies	5270	6718	8102	10702	163	116	2021	1918	2849	4237	18405	23690
Total expenses@	36043	37638	59533	61112	4787	5028	9447	8330	16189	24462	125999	136569
VI. Profit (loss)	3449	4512	4855	7784	610	614	1492	1810	1779	2913	12186	17632

Notes

@: Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source: Annual accounts of banks of respective years