**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 2001-2002 AND 2002-2003**

**STATE BANK OF INDIA AND ITS ASSOCIATES**

(Amount in Rs. lakh)

| Items | As on March 31 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | State Bank of India | | State Bank of Bikaner and Jaipur | | State Bank of Hyderabad | | State Bank of Indore | |
| | 2002 | 2003 | 2002 | 2003 | 2002 | 2003 | 2002 | 2003 |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| **Income** | | | | | | | | |
| **I. Interest Earned** | **2981009** | **3108702** | **135747** | **143820** | **191830** | **206727** | **88777** | **98647** |
| a) Interest/discount on advances/bills | 1106340 | 1122909 | 60526 | 65339 | 85821 | 90910 | 39857 | 48655 |
| b) Income on Investments | 1427187 | 1525764 | 64744 | 71575 | 98928 | 111077 | 45218 | 47317 |
| c) Interest on balances with RBI and other inter-bank funds | 305488 | 327367 | 5404 | 2964 | 4865 | 4008 | 2129 | 1721 |
| d) Others | 141993 | 132662 | 5073 | 3942 | 2215 | 731 | 1573 | 954 |
| **II. Other income** | **417449** | **574026** | **30079** | **33990** | **36532** | **46158** | **27479** | **30196** |
| a) Commission, exchange and brokerage | 281651 | 297735 | 19574 | 20317 | 17929 | 18608 | 7541 | 8371 |
| b) Net Profit (loss) on sale of investments | 35164 | 169459 | 7690 | 10665 | 10509 | 20699 | 17377 | 18275 |
| c) Net Profit (loss) on revaluation of investments | -1920 | -506 | 0 | 0 | 0 | 0 | 0 | 0 |
| d) Net Profit (loss) on sale of land, building & other assets | 1477 | -27 | -4 | -8 | 32 | 16 | 4 | 1 |
| e) Net Profit (loss) on exchange transaction | 40764 | 46357 | 2129 | 2371 | 3539 | 4117 | 873 | 2049 |
| f) Miscellaneous income | 60312 | 61009 | 691 | 646 | 4522 | 2718 | 1684 | 1500 |
| **Total (I+II)** | 3398457 | 3682728 | 165826 | 177810 | 228361 | 252885 | 116256 | 128843 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Expenditure & Provisions** | | | | | | | | |
| **III. Interest expended** | **2072884** | **2110946** | **86718** | **88683** | **126864** | **131951** | **59555** | **61929** |
| a) Interest on deposits | 1955427 | 2017419 | 83368 | 86626 | 121911 | 128090 | 55652 | 58580 |
| b) Interest on RBI/inter-bank borrowings | 36407 | 19539 | 505 | 126 | 1405 | 930 | 252 | 246 |
| c) Others | 81050 | 73988 | 2845 | 1931 | 3548 | 2931 | 3651 | 3102 |
| | | | | | | | | |
| **IV. Operating expenses** | **721090** | **794242** | **40047** | **45043** | **41492** | **45140** | **22477** | **24814** |
| a) Payments to and provisions for employees | 515278 | 568872 | 28906 | 31970 | 28323 | 30671 | 15299 | 16618 |
| b) Rent, taxes and lighting | 52444 | 56474 | 2798 | 3165 | 3431 | 3750 | 1547 | 1800 |
| c) Printing and stationery | 11990 | 12217 | 713 | 791 | 844 | 944 | 329 | 410 |
| d) Advertisement and publicity | 2432 | 3444 | 162 | 284 | 132 | 107 | 32 | 74 |
| e) Depreciation on Bank's property | 42496 | 49369 | 2032 | 2875 | 1770 | 2444 | 1471 | 1700 |
| f) Directors' fees, allowances and expenses | 72 | 64 | 5 | 7 | 15 | 14 | 6 | 7 |
| g) Auditors' fees and expenses | 3429 | 4083 | 310 | 299 | 378 | 374 | 221 | 231 |
| h) Law charges | 4138 | 4372 | 66 | 72 | 92 | 80 | 64 | 58 |
| i) Postage, telegrams, telephones, etc. | 6207 | 5682 | 637 | 570 | 560 | 378 | 393 | 357 |
| j) Repairs and maintenance | 5875 | 6892 | 283 | 307 | 336 | 313 | 167 | 195 |
| k) Insurance | 14250 | 15144 | 598 | 645 | 838 | 1010 | 421 | 470 |
| l) Other expenditure | 62480 | 67630 | 3537 | 4058 | 4773 | 5054 | 2527 | 2893 |
| | | | | | | | | |
| **V. Provisions and contingencies** | **361321** | **467040** | **22611** | **23758** | **37357** | **45655** | **21714** | **22068** |
| **Total expenses @** | **2793974** | **2905188** | **126765** | **133725** | **168356** | **177090** | **82032** | **86743** |
| | | | | | | | | |
| **VI. Profit (loss)** | **243162** | **310500** | **16450** | **20328** | **22649** | **30140** | **12510** | **20032** |
| **Total (III+IV+V+VI)** | **3398457** | **3682728** | **165826** | **177810** | **228361** | **252885** | **116256** | **128843** |

**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 2001-2002 AND 2002-2003**

**STATE BANK OF INDIA AND ITS ASSOCIATES**

(Amount in Rs. lakh)

| Items | State Bank of Mysore | | State Bank of Patiala | | State Bank of Saurashtra | | State Bank of Travancore | |
|---|---|---|---|---|---|---|---|---|
| | 2002 | 2003 | 2002 | 2003 | 2002 | 2003 | 2002 | 2003 |
| | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| **Income** | | | | | | | | |
| **I. Interest Earned** | **97112** | **103713** | **150460** | **176365** | **84278** | **90435** | **145389** | **158444** |
| a) Interest/discount on advances/bills | 49700 | 52801 | 79697 | 98348 | 40694 | 41832 | 68277 | 78980 |
| b) Income on Investments | 43680 | 47791 | 59034 | 70072 | 39595 | 45731 | 68003 | 72470 |
| c) Interest on balances with RBI and other inter-bank funds | 2302 | 1588 | 8958 | 5780 | 3278 | 1979 | 4141 | 5146 |
| d) Others | 1431 | 1532 | 2771 | 2166 | 711 | 892 | 4968 | 1848 |
| **II. Other income** | **23326** | **29386** | **26448** | **34550** | **17346** | **21489** | **23018** | **30016** |
| a) Commission, exchange and brokerage | 11145 | 11841 | 13592 | 16557 | 8328 | 9101 | 11762 | 13218 |
| b) Net Profit (loss) on sale of investments | 7579 | 9926 | 9548 | 14285 | 8043 | 11178 | 7502 | 13022 |
| 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 | 58 | 13 | -46 | -84 | 3 | -2 | 54 | 5 |
| e) Net Profit (loss) on exchange transaction | 2080 | 2268 | 1952 | 2798 | 969 | 1210 | 2548 | 2594 |
| f) Miscellaneous income | 2465 | 5337 | 1403 | 994 | 3 | 3 | 1152 | 1177 |
| **Total (I+II)** | 120439 | 133099 | 176907 | 210916 | 101624 | 111924 | 168407 | 188460 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Expenditure & Provisions** | | | | | | | | |
| **III. Interest expended** | **65588** | **65052** | **84763** | **97461** | **56272** | **58483** | **102946** | **106159** |
| a) Interest on deposits | 61869 | 61675 | 82374 | 95955 | 55031 | 57887 | 95790 | 100194 |
| b) Interest on RBI/inter-bank borrowings | 525 | 124 | 1683 | 1180 | 178 | 114 | 4709 | 225 |
| c) Others | 3195 | 3254 | 705 | 326 | 1063 | 482 | 2447 | 5740 |
| | | | | | | | | |
| **IV. Operating expenses** | **31371** | **32772** | **35682** | **39500** | **23226** | **24777** | **33334** | **36801** |
| a) Payments to and provisions for employees | 24153 | 24825 | 24787 | 26232 | 14747 | 15460 | 24500 | 26940 |
| b) Rent, taxes and lighting | 2092 | 2359 | 2421 | 3343 | 1647 | 1769 | 2279 | 2729 |
| c) Printing and stationery | 348 | 388 | 531 | 628 | 322 | 360 | 452 | 508 |
| d) Advertisement and publicity | 33 | 42 | 53 | 65 | 39 | 55 | 128 | 172 |
| e) Depreciation on Bank's property | 1126 | 1211 | 1899 | 3064 | 713 | 1060 | 1659 | 1988 |
| f) Directors' fees, allowances and expenses | 7 | 9 | 10 | 10 | 16 | 15 | 12 | 8 |
| g) Auditors' fees and expenses | 243 | 191 | 253 | 285 | 217 | 233 | 322 | 312 |
| h) Law charges | 62 | 147 | 65 | 118 | 128 | 46 | 15 | 29 |
| i) Postage, telegrams, telephones, etc. | 63 | 36 | 650 | 666 | 315 | 332 | 217 | 98 |
| j) Repairs and maintenance | 157 | 179 | 367 | 520 | 277 | 295 | 332 | 391 |
| k) Insurance | 47 | 35 | 624 | 795 | 365 | 386 | 746 | 640 |
| l) Other expenditure | 3041 | 3350 | 4023 | 3773 | 4440 | 4766 | 2672 | 2984 |
| | | | | | | | | |
| **V. Provisions and contingencies** | **16889** | **23683** | **33169** | **41752** | **13925** | **19408** | **20034** | **28395** |
| **Total expenses@** | **96960** | **97824** | **120444** | **136961** | **79498** | **83261** | **136280** | **142961** |
| | | | | | | | | |
| **VI. Profit (loss)** | **6590** | **11592** | **23294** | **32202** | **8201** | **9255** | **12093** | **17104** |
| **Total (III+IV+V+VI)** | **120439** | **133099** | **176907** | **210916** | **101624** | **111924** | **168407** | **188460** |

**Notes**

@: Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source: Annual accounts of banks of respective years.