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

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**227284**	**257033**	**202983**	**219502**	**595555**	**609756**	**560868**	**592822**
a) Interest/discount on advances/bills	111787	121190	98095	122238	305962	306620	329285	356080
b) Income on Investments	105428	118775	98864	91549	236770	270325	191862	199771
c) Interest on balances with RBI and other inter-bank funds	7829	5953	5261	5428	42898	23028	34894	26886
d) Others	2240	11115	763	287	9925	9782	4827	10085
II. Other income	**38492**	**52436**	**30402**	**60364**	**99316**	**126170**	**110327**	**164237**
a) Commission, exchange and brokerage	14347	14321	8815	9976	30547	34412	32397	35871
b) Net Profit (loss) on sale of investments	19303	33694	13602	39493	41538	63152	42704	85754
c) Net Profit (loss) on revaluation of investments	0	0	0	-6	0	0	0	0
d) Net Profit (loss) on sale of land, building & other assets	3	-4	5	37	114	5	15	26
e) Net Profit (loss) on exchange transaction	2873	2629	1589	1851	11745	13827	12424	14240
f) Miscellaneous income	1966	1796	6391	9013	15372	14775	22787	28347
Total (I+II)	**265775**	**309470**	**233385**	**279866**	**694871**	**735926**	**671195**	**757059**
Expenditure & Provisions								
III. Interest expended	**154237**	**166056**	**145448**	**144205**	**407611**	**399419**	**376900**	**389201**

a) Interest on deposits	150808	161489	140410	136172	384836	377537	331431	341295
b) Interest on RBI/inter-bank borrowings	119	1125	2001	3963	7191	6501	31629	32576
c) Others	3309	3441	3037	4071	15584	15380	13840	15330
IV. Operating expenses	**70740**	**91831**	**45399**	**60178**	**156334**	**164844**	**153089**	**164858**
a) Payments to and provisions for employees	49245	51350	31184	39681	105626	112859	108684	112562
b) Rent, taxes and lighting	4459	4911	2728	3665	15366	14597	12535	15089
c) Printing and stationery	1113	1151	646	798	1847	1794	2025	2462
d) Advertisement and publicity	290	345	196	622	573	946	418	544
e) Depreciation on Bank's property	3499	3877	2956	4981	9127	8861	6823	8708
f) Directors' fees, allowances and expenses	37	72	11	17	39	42	5	2
g) Auditors' fees and expenses	422	501	486	540	1139	1246	1151	1051
h) Law charges	278	250	237	244	979	1029	1097	1063
i) Postage, telegrams, telephones, etc.	1241	1075	418	754	1370	1579	500	766
j) Repairs and maintenance	911	1024	875	1093	2848	3394	2298	2608
k) Insurance	1197	1298	1073	1261	3239	3618	2509	2885
l) Other expenditure	8049	25978	4589	6521	14181	14878	15044	17118
V. Provisions and contingencies	**32777**	**34984**	**22311**	**35184**	**76333**	**94384**	**90323**	**117900**
Total expenses @	**224977**	**257886**	**190847**	**204383**	**563945**	**564263**	**529989**	**554059**
VI. Profit (loss)	**8021**	**16599**	**20227**	**40299**	**54593**	**77278**	**50883**	**85100**
Total (III+IV+V+VI)	**265775**	**309470**	**233385**	**279866**	**694871**	**735926**	**671195**	**757059**

(Amount in Rs. lakh)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**199808**	**208168**	**637056**	**665772**	**465749**	**507300**	**194569**	**210252**
a) Interest/discount on advances/bills	83463	88606	313048	359097	216937	230136	99687	102009
b) Income on Investments	109932	113724	249671	265233	223325	253910	82371	96535
c) Interest on balances with RBI and other inter-bank funds	5764	4801	70757	41405	25487	14923	9134	6537
d) Others	649	1037	3580	38	0	8330	3377	5172
II. Other income	**30750**	**36047**	**142853**	**151213**	**60063**	**55354**	**38194**	**53176**
a) Commission, exchange and brokerage	9913	9688	32217	35948	27202	28592	12371	11711
b) Net Profit (loss) on sale of investments	16700	21594	66281	67426	31780	24206	13510	26627
c) Net Profit (loss) on revaluation of investments	0	0	0	0	-3821	-3321	0	0
d) Net Profit (loss) on sale of land, building & other assets	68	-3	74	138	3	3	13	9
e) Net Profit (loss) on exchange transaction	1167	2394	12944	13297	2871	3370	5312	3960
f) Miscellaneous income	2902	2375	31337	34404	2028	2504	6988	10868
Total (I+II)	**230558**	**244215**	**779909**	**816985**	**525812**	**562654**	**232763**	**263429**
Expenditure & Provisions								
III. Interest expended	**141130**	**140537**	**455025**	**442477**	**312252**	**317557**	**132048**	**131038**
a) Interest on deposits	135078	133461	435049	422494	299010	302419	128486	127025
b) Interest on RBI/inter-bank borrowings	621	766	2171	902	453	344	1853	1605

c) Others	5431	6310	17805	19081	12789	14794	1709	2408
IV. Operating expenses	**47924**	**51620**	**159261**	**174771**	**143124**	**152712**	**38422**	**47138**
a) Payments to and provisions for employees	33568	35443	112252	116220	111880	118666	21390	25591
b) Rent, taxes and lighting	3230	3726	14432	16289	6709	7464	3921	4688
c) Printing and stationery	552	704	1642	1906	1346	1436	750	984
d) Advertisement and publicity	206	284	598	967	456	547	523	759
e) Depreciation on Bank's property	4234	4244	9268	10865	4549	4942	3197	4886
f) Directors' fees, allowances and expenses	15	65	23	36	6	34	26	36
g) Auditors' fees and expenses	478	454	992	1041	784	871	357	410
h) Law charges	123	192	85	184	752	738	35	36
i) Postage, telegrams, telephones, etc.	697	735	1809	1791	450	455	1124	1243
j) Repairs and maintenance	657	763	2543	3208	1673	1756	792	1358
k) Insurance	1033	1094	3087	3376	2160	2374	937	1089
l) Other expenditure	3131	3916	12530	18888	12359	13429	5370	6058
V. Provisions and contingencies	**26963**	**29856**	**91484**	**97848**	**54106**	**61833**	**31483**	**43653**
Total expenses @	**189054**	**192157**	**614286**	**617248**	**455376**	**470269**	**170470**	**178176**
VI. Profit (loss)	**14541**	**22202**	**74140**	**101889**	**16330**	**30552**	**30810**	**41599**
Total (III+IV+V+VI)	**230558**	**244215**	**779910**	**816985**	**525812**	**562654**	**232763**	**263429**

(Amount in Rs. lakh)

Items	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2002	2003	2002	2003	2002	2003	2002	2003
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**170840**	**177230**	**229393**	**253191**	**317069**	**348591**	**304047**	**329469**
a) Interest/discount on advances/bills	80966	87240	108371	113650	153401	172077	141588	153561
b) Income on Investments	82454	83635	116171	135645	148291	166375	153748	160304
c) Interest on balances with RBI and other inter-bank funds	5945	4508	4523	3572	15376	9888	8084	8843
d) Others	1474	1847	328	323	0	251	627	6761
II. Other income	**35296**	**43700**	**50193**	**52500**	**53080**	**51990**	**47391**	**54097**
a) Commission, exchange and brokerage	7803	7726	9792	10687	19123	20962	10187	10628
b) Net Profit (loss) on sale of investments	20134	24007	22627	27280	25738	24432	31058	37213
c) Net Profit (loss) on revaluation of investments	0	0	0	0	-46	-2355	-2750	-2585
d) Net Profit (loss) on sale of land, building & other assets	-4	18	478	71	70	140	-1	-2
e) Net Profit (loss) on exchange transaction	1646	1883	5549	5500	5196	5540	3893	4704
f) Miscellaneous income	5717	10066	11747	8962	2999	3272	5004	4138
Total (I+II)	**206136**	**220929**	**279586**	**305691**	**370149**	**400581**	**351438**	**383566**
Expenditure & Provisions								
III. Interest expended	**126556**	**120419**	**176288**	**171152**	**220062**	**226444**	**206840**	**208993**
a) Interest on deposits	116614	112452	168476	166249	211644	217206	203028	203204
b) Interest on RBI/inter-bank borrowings	2072	337	4736	2771	1751	2378	957	322

c) Others	7870	7630	3076	2131	6667	6860	2855	5467
IV. Operating expenses	**46040**	**51128**	**72583**	**75514**	**88451**	**94723**	**52889**	**58266**
a) Payments to and provisions for employees	32257	36603	56303	57607	65965	71958	28845	34759
b) Rent, taxes and lighting	3386	3614	4791	5127	6243	6565	6679	6696
c) Printing and stationery	653	501	887	942	856	889	1042	1065
d) Advertisement and publicity	247	376	98	190	138	180	215	500
e) Depreciation on Bank's property	2385	2806	3118	3488	4424	4029	3911	4160
f) Directors' fees, allowances and expenses	43	67	27	32	13	27	17	15
g) Auditors' fees and expenses	351	384	558	698	636	598	428	461
h) Law charges	92	89	71	72	90	63	544	545
i) Postage, telegrams, telephones, etc.	713	668	202	43	430	62	1038	1069
j) Repairs and maintenance	1098	1260	1367	1445	399	423	431	568
k) Insurance	1104	1198	979	1472	1775	2002	1756	2008
l) Other expenditure	3711	3562	4181	4398	7480	7927	7983	6419
V. Provisions and contingencies	**32403**	**37964**	**27393**	**40142**	**38615**	**37803**	**59654**	**70611**
Total expenses @	**172596**	**171547**	**248871**	**246666**	**308513**	**321168**	**259729**	**267260**
VI. Profit (loss)	**1136**	**11419**	**3322**	**18883**	**23021**	**41610**	**32055**	**45695**
Total (III+IV+V+VI)	**206136**	**220929**	**279586**	**305691**	**370149**	**400581**	**351438**	**383566**

(Amount in Rs. lakh)

Items	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		UCO Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**126589**	**128415**	**664787**	**748501**	**288241**	**287517**	**254178**	**279270**
a) Interest/discount on advances/bills	58539	60621	331788	371159	159967	153368	117040	139456
b) Income on Investments	62176	61728	300276	329833	120674	127894	125065	131984
c) Interest on balances with RBI and other inter-bank funds	5352	5297	22763	17938	7442	5944	10334	6743
d) Others	522	770	9960	29571	158	311	1739	1087
II. Other income	**22825**	**30715**	**97772**	**125031**	**27604**	**49508**	**58300**	**60929**
a) Commission, exchange and brokerage	4509	4680	43399	48001	10335	10975	12290	13641
b) Net Profit (loss) on sale of investments	12622	18990	43791	67228	7385	27758	34636	35461
c) Net Profit (loss) on revaluation of investments	239	0	-5817	-7008	-687	-1446	0	0
d) Net Profit (loss) on sale of land, building & other assets	0	11	37	41	9	-9	10	17
e) Net Profit (loss) on exchange transaction	2522	2812	9224	9508	2858	3147	2530	2279
f) Miscellaneous income	2933	4222	7138	7262	7704	9083	8834	9531
Total (I+II)	**149414**	**159130**	**762559**	**873532**	**315845**	**337025**	**312478**	**340199**
Expenditure & Provisions								
III. Interest expended	**94911**	**89789**	**435258**	**436129**	**177487**	**166545**	**181203**	**191068**
a) Interest on deposits	91216	85617	412162	416256	170811	163072	170008	183800
b) Interest on RBI/inter-bank borrowings	263	197	4789	753	265	196	5382	1596

c) Others	3432	3976	18307	19120	6411	3277	5813	5672
IV. Operating expenses	**38133**	**41257**	**179920**	**205673**	**102834**	**108602**	**83677**	**86727**
a) Payments to and provisions for employees	28089	31393	131632	147608	81578	84976	68673	68969
b) Rent, taxes and lighting	2327	2390	9431	10557	5821	6431	3655	3973
c) Printing and stationery	499	541	2856	5251	801	903	804	1027
d) Advertisement and publicity	140	78	842	784	181	347	170	182
e) Depreciation on Bank's property	1479	1398	8523	12898	2458	3374	2225	3643
f) Directors' fees, allowances and expenses	3	10	31	28	24	22	23	37
g) Auditors' fees and expenses	313	301	1331	1557	796	677	479	507
h) Law charges	74	98	761	858	64	77	119	117
i) Postage, telegrams, telephones, etc.	585	557	2850	3131	1226	1294	582	692
j) Repairs and maintenance	502	550	1898	1992	951	1204	404	475
k) Insurance	755	815	3888	4610	1238	1364	1154	1366
l) Other expenditure	3367	3127	15879	16399	7696	7933	5389	5739
V. Provisions and contingencies	**14066**	**27641**	**91141**	**147509**	**10469**	**27466**	**31146**	**41655**
Total expenses @	**133044**	**131046**	**615179**	**641802**	**280321**	**275146**	**264880**	**277795**
VI. Profit (loss)	**2304**	**443**	**56239**	**84220**	**25055**	**34413**	**16452**	**20749**
Total (III+IV+V+VI)	**149414**	**159130**	**762559**	**873532**	**315845**	**337025**	**312478**	**340199**

(Amount in Rs. lakh)

Items	Union Bank of India		United Bank of India		Vijaya Bank	
	2002	2003	2002	2003	2002	2003
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest Earned	**401568**	**430618**	**203478**	**211941**	**153850**	**167081**
a) Interest/discount on advances/bills	216864	234619	64722	72687	71425	75583
b) Income on Investments	167451	181345	132337	133260	76514	86302
c) Interest on balances with RBI and other inter-bank funds	15371	12965	5104	3110	5454	4309
d) Others	1882	1689	1314	2884	458	887
II. Other income	**49915**	**82456**	**39388**	**42820**	**18882**	**34602**
a) Commission, exchange and brokerage	12918	14253	6693	6990	4723	4556
b) Net Profit (loss) on sale of investments	15984	47514	28125	30596	9017	22509
c) Net Profit (loss) on revaluation of investments	0	0	0	0	-2933	0
d) Net Profit (loss) on sale of land, building & other assets	-36	-34	5	3	15	5
e) Net Profit (loss) on exchange transaction	11437	9973	346	395	3691	2167
f) Miscellaneous income	9612	10749	4220	4836	4370	5365
Total (I+II)	**451483**	**513074**	**242866**	**254761**	**172733**	**201683**
Expenditure & Provisions						
III. Interest expended	**267904**	**280850**	**143307**	**139973**	**105319**	**102742**
a) Interest on deposits	257304	269244	139926	137669	100134	99011
b) Interest on RBI/inter-bank borrowings	1904	761	75	30	217	192

c) Others	8696	10846	3306	2273	4968	3539
IV. Operating expenses	**96655**	**101832**	**75843**	**59186**	**42163**	**55705**
a) Payments to and provisions for employees	68665	68923	65226	48141	30592	42901
b) Rent, taxes and lighting	5757	6531	2389	2529	3882	4431
c) Printing and stationery	1413	1589	725	879	355	421
d) Advertisement and publicity	892	1026	78	163	36	139
e) Depreciation on Bank's property	4416	5185	1387	1650	1894	1973
f) Directors' fees, allowances and expenses	24	43	32	34	11	22
g) Auditors' fees and expenses	723	838	360	286	295	334
h) Law charges	387	578	50	76	37	78
i) Postage, telegrams, telephones, etc.	951	1039	448	470	256	157
j) Repairs and maintenance	1142	1441	311	327	136	108
k) Insurance	2248	2721	936	1012	787	961
l) Other expenditure	10037	11917	3900	3619	3883	4180
V. Provisions and contingencies	**55511**	**75123**	**11812**	**25083**	**12160**	**23580**
Total expenses @	**364559**	**382682**	**219150**	**199159**	**147482**	**158446**
VI. Profit (loss)	**31413**	**55269**	**11904**	**30519**	**13090**	**19656**
Total (III+IV+V+VI)	**451483**	**513074**	**242866**	**254761**	**172733**	**201683**

Notes

@: Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source: Annual accounts of banks of respective years.