

**TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA : 2003 AND 2004**

(Amount in Rs. crore)

Items	For the year ended March 31									
	State Bank of India & its Associates		Nationalised Commercial Banks		Foreign Banks		Other Scheduled		All Scheduled	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Number of reporting banks	8	8	19	19	36	33	29	30	92	90
I. Interest earned	40869	40956	66324	68540	8974	8990	24379	25542	14054	14402
a) Interest/discount on advances/bills	15998	16250	33200	33684	5392	5045	13885	15072	68473	70050
b) Income on Investments	19918	20903	30081	32269	3141	3404	9207	9222	62347	65797
c) Interest on balances with RBI and other inter-Bank Funds	3506	2722	2121	1676	301	378	872	749	6798	5525
d) Others	1447	1081	922	911	140	163	415	499	2924	2654
II. Other income	7998	10935	13273	17172	3071	4020	7232	7612	31574	39738
a) Commission, exchange and brokerage	3957	4205	3336	3605	1382	1632	1891	2383	10566	11825
b) Net Profit(loss) on sale and revaluation of investment	2671	4928	7082	10243	503	610	3999	3498	14255	19280
c) Net Profit(loss) on sale of land,building and other Assets	-1	0	5	13	-11	9	-26	1	-33	23
d) Net profit(loss) on exchange transactions	638	692	1035	1191	894	1368	260	502	2826	3753
e) Miscellaneous income	733	1110	1815	2120	303	401	1108	1228	3960	4857
Total(I+II)	48867	51891	79597	85712	12045	13010	31611	33154	17211	18376
III. Interest expended	27207	25396	42646	40370	5065	4272	18602	17529	93519	87565
a) Interest on deposits	26064	24028	40557	38186	3550	2895	12450	12496	82621	77605
b) Interest on RBI/inter-bank borrowings	225	203	573	545	1351	1093	472	646	2621	2486
c) Others	918	1165	1516	1639	164	284	5680	4387	8277	7474
IV. Operating expenses	10429	12132	18466	20229	3248	3752	5861	7414	38002	43522
a) Payments to and provisions for employees	7416	8353	13062	14068	1038	1200	2105	2574	23620	26195
b) Rent, taxes and lighting	754	852	1293	1402	250	253	525	653	2821	3159
c) Printing and stationery	162	196	252	257	79	88	179	213	673	754
d) Advertisement and publicity	42	79	90	151	134	196	136	191	402	618
e) Depreciation on bank's property	637	916	960	1017	279	298	1043	1141	2919	3372
f) Directors' fees, allowances and expenses	1	2	6	8	1	1	5	6	13	16
g) Auditors' fees and expenses	60	74	128	173	3	3	12	15	203	264
h) Law charges	49	57	64	127	40	53	28	49	180	286
i) Postage, telegrams, telephones, etc.	81	113	176	222	177	206	262	362	696	901
j) Repairs and maintenance	91	122	250	314	163	177	321	433	824	1046
k) Insurance	191	220	365	416	62	51	108	135	727	821
l) Other expenditure	945	1148	1820	2074	1022	1226	1137	1642	4924	6090
V. Provisions and contingencies	6718	8745	10702	14184	1911	2744	4237	4727	23567	30399
Total expenses@	37636	37528	61112	60599	8313	8024	24463	24943	13152	13108

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VI. Profit (loss)	4513	5618	7783	10929	1821	2242	2911	3484	17028	22278	
Notes											

@ : Excluding 'Provisions and Contingencies'.

1 : Figures in brackets indicate loss.

Source :

Annual accounts of banks of respective years .