

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2002-03 AND 2003-04  
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in Rs.  
lakh)

	As on March 31		State Bank of Bikaner		State Bank of Hyderabad		State Bank of Indore	
	2003 (1)	2004 (2)	2003 (3)	2004 (4)	2003 (5)	2004 (6)	2003 (7)	2004 (8)
Income								
I. Interest Earned	3108702	3046049	143820	157357	206726	221293	98647	104621
a) Interest/discount on advances/bills	1122909	1126718	65339	69103	90910	95866	48655	49635
b) Income on Investments	1525764	1571551	71575	82367	111077	121948	47317	52606
c) Interest on balances with RBI and other inter-	327367	249939	2964	3496	4008	2922	1721	1288
d) Others	132662	97841	3942	2391	731	557	954	1092
II. Other Income	574026	761244	33991	49149	46158	70744	30196	36069
a) Commission, exchange and brokerage	297735	312072	20317	21578	18608	20290	8371	9544
b) Net Profit(loss) on sale of investments	169459	307345	10665	22734	20699	41151	18275	22622
c) Net Profit (loss) on revaluation of investments	-506	-21	0	0	0	0	0	0
d) Net Profit(loss) on sale of land and other Assets	-27	-45	-8	-3	16	-17	1	-2
e) Net profit(loss) on exchange transactions	46357	50304	2371	2508	4117	4512	2049	1155
f) Miscellaneous income	61008	91589	646	2332	2718	4808	1500	2750
Total(I+II)	3682728	3807293	177811	2E+05	252884	292037	128843	140690
Expenditure & Provisions								
III. Interest expended	2110946	1927418	88683	85713	131951	137159	61928	59279
a) Interest on deposits	2017419	1812290	86626	83918	128090	132252	58580	56460
b) Interest on RBI/inter-bank borrowings	19539	16096	126	660	930	1654	246	57
c) Others	73988	99032	1931	1135	2931	3253	3102	2762
IV. Operating Expenses	794243	924531	45043	52660	45139	53457	24813	28187
a) Payments to and provisions for employees	568872	644769	31970	36058	30671	34138	16618	17736
b) Rent, taxes and lighting	56474	64177	3165	3520	3750	4302	1800	2083
c) Printing and stationery	12217	14613	791	932	944	1218	410	540
d) Advertisement and publicity	3444	6736	284	343	107	464	74	94
e) Depreciation on bank's property	49369	69834	2875	4083	2444	4193	1700	2584
f) Directors' fees, allowances and expenses	64	74	7	10	14	20	7	10
g) Auditors' fees and expenses	4083	4652	299	496	374	502	231	318
h) Law charges	4372	4866	72	170	80	126	58	68
i) Postage, telegrams, telephones, etc.	5682	8155	570	921	378	481	357	425
j) Repairs and maintenance	6892	9767	307	382	313	351	195	212
k) Insurance	15144	16887	645	762	1010	1324	470	435

l) Other expenditure	67630	80001	4058	4983	5054	6338	2893	3682
V. Provisions and contingencies	467040	587246	23757	37983	45655	63301	22068	30598
Total expenses@	2905189	2851949	133726	1E+05	177090	190616	86741	87466
VI. Profit (loss)	310499	368098	20328	30150	30139	38120	20034	22626
Total (III+IV+V+VI)	3682728	3807293	177811	2E+05	252884	292037	128843	140690

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source

: Annual accounts of banks of respective years .

**TABLE B2 : EARNINGS AND EXPENSES OD SCHEDULED COMMERCIAL BANKS : 2002-03 AND 2003-04  
STATE BANK OF INDIA & ITS ASSOCIATES**

	(Amount in Rs. lakh)							
	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2003 (9)	2004 (10)	2003 (11)	2004 (12)	2003 (13)	2004 (14)	2003 (15)	2004 (16)
Income								
I. Interest Earned	103712	105705	176366	188825	90434	97802	158444	173985
a) Interest/discount on advances/bills	52801	55792	98348	99319	41832	41822	78980	86750
b) Income on Investments	47791	48011	70072	79900	45731	51085	72470	82827
c) Interest on balances with RBI and other inter-	1588	1058	5780	8010	1979	2407	5146	3078
d) Others	1532	844	2166	1596	892	2488	1848	1330
II. Other Income	29386	34042	34550	63046	21490	32049	30016	46995
a) Commission, exchange and brokerage	11841	13166	16557	20683	9101	9065	13218	14082
b) Net Profit(loss) on sale of investments	9927	15503	14285	36567	11178	20009	13022	26868
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0	0	0
d) Net Profit(loss on sale of land and other Assets	13	9	-84	-38	-2	6	5	54
e) Net profit(loss) on exchange transactions	2268	1819	2798	3618	1210	1515	2594	3742
f) Miscellaneous income	5337	3545	994	2216	3	1454	1177	2249
Total(I+II)	133098	139747	210916	251871	111924	129851	188460	220980
Expenditure & Provisions								
III. Interest expended	65053	60265	97461	106605	58483	57425	106159	105652
a) Interest on deposits	61675	56630	95955	105116	57887	56505	100194	99608
b) Interest on RBI/inter-bank borrowings	124	247	1180	1055	114	411	225	89
c) Others	3254	3388	326	434	482	509	5740	5955
IV. Operating Expenses	32772	36991	39499	44891	24777	27151	36799	45245
a) Payments to and provisions for employees	24825	26514	26232	28117	15460	16258	26940	31676
b) Rent, taxes and lighting	2359	2469	3343	3399	1769	2084	2729	3118
c) Printing and stationery	388	480	628	763	360	435	508	592
d) Advertisement and publicity	42	47	65	84	55	44	172	120
e) Depreciation on bank's property	1211	2080	3064	3690	1060	1778	1988	3368

f) Directors' fees, allowances and expenses	9	8	10	13	15	10	8	18
g) Auditors' fees and expenses	191	267	285	412	233	255	312	461
h) Law charges	147	210	118	142	46	95	29	70
i) Postage, telegrams, telephones, etc.	36	42	666	751	332	408	98	102
j) Repairs and maintenance	179	254	520	574	295	258	391	436
k) Insurance	35	29	795	1038	386	533	640	1011
l) Other expenditure	3350	4591	3773	5908	4766	4993	2984	4273
V. Provisions and contingencies	23683	24854	41752	57339	19408	27537	28395	45624
Total expenses@	97825	97256	136960	151496	83260	84576	142958	150897
VI. Profit (loss)	11590	17637	32204	43036	9256	17738	17107	24459
Total (III+IV+V+VI)	133098	139747	210916	251871	111924	129851	188460	220980

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004  
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31		Andhra Bank		Bank of Baroda		Bank of India	
	Allahabad Bank		2003	2004	2003	2004	2003	2004
	2003	2004	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	257033	266868	219502	222726	609755	614708	592822	579590
a) Interest/discount on advances/bills	121190	132272	122238	123082	306620	280083	356080	330922
b) Income on Investments	118775	130224	91549	95116	270325	293218	199771	207157
c) Interest on balances with RBI and other inter-	5953	3180	5428	3675	23028	19737	26886	21892
d) Others	11115	1192	287	853	9782	21670	10085	19619
II. Other Income	52437	74980	60365	67805	126170	171900	164238	179199
a) Commission, exchange and brokerage	14321	16196	9976	11591	34412	34445	35871	37555
b) Net Profit(loss) on sale of investments	33695	50471	39493	40632	63152	101753	85754	94608
c) Net Profit (loss) on revaluation of investments	0	0	-6	-456	0	0	0	0
d) Net Profit(loss on sale of land and other Assets	-4	5	37	24	5	11	26	1076
e) Net profit(loss) on exchange transactions	2629	4311	1851	2006	13827	16956	14240	21273
f) Miscellaneous income	1796	3997	9014	14008	14774	18735	28347	24687
Total(I+II)	309470	341848	279867	290531	735925	786608	757060	758789
Expenditure & Provisions								
III. Interest expended	166055	158291	144206	131668	399418	357548	389201	359448
a) Interest on deposits	161489	154080	136172	123893	377537	336473	341295	308666
b) Interest on RBI/inter-bank borrowings	1125	170	3963	3172	6501	4869	32576	31598
c) Others	3441	4041	4071	4603	15380	16206	15330	19184
IV. Operating Expenses	91832	95932	60177	65846	164843	180530	164858	175154



III. Interest expended	140537	143167	442477	432456	317557	294153	131038	123724
a) Interest on deposits	133461	135574	422494	412190	302419	278370	127025	118992
b) Interest on RBI/inter-bank borrowings	766	284	902	1339	344	486	1605	1835
c) Others	6310	7309	19081	18927	14794	15297	2408	2897
IV. Operating Expenses	51620	56046	174771	189654	152712	155756	47138	57365
a) Payments to and provisions for employees	35443	37125	116220	127321	118666	118347	25591	28442
b) Rent, taxes and lighting	3726	4568	16289	17528	7464	8400	4688	5816
c) Printing and stationery	704	788	1906	2141	1436	1751	984	854
d) Advertisement and publicity	284	446	967	1583	547	693	759	1073
e) Depreciation on bank's property	4244	4350	10865	11371	4942	5633	4886	6015
f) Directors' fees, allowances and expenses	65	82	36	39	34	60	36	44
g) Auditors' fees and expenses	454	523	1041	1369	871	1162	410	612
h) Law charges	192	315	184	508	738	1113	36	75
i) Postage, telegrams, telephones, etc.	735	998	1791	2338	455	609	1243	1903
j) Repairs and maintenance	763	1118	3208	3561	1756	2056	1358	1428
k) Insurance	1094	1330	3376	3844	2374	2424	1089	1260
l) Other expenditure	3916	4403	18888	18051	13429	13508	6058	9843
V. Provisions and contingencies	29856	37194	97848	152071	61833	91082	43653	40291
Total expenses@	192157	199213	617248	622110	470269	449909	178176	181089
VI. Profit (loss)	22203	30455	101890	133803	30551	61809	41599	50413
Total (III+IV+V+VI)	244216	266862	816986	907984	562653	602800	263428	271793

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2002-03 AND 2003-04 NATIONALISED BANKS**

Items	(Amount in Rs. lakh)							
	As on March 31		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2003 (17)	2004 (18)	2003 (19)	2004 (20)	2003 (21)	2004 (22)	2003 (23)	2004 -24
Income								
I. Interest Earned	177230	173548	253190	266692	348591	375410	329469	330054
a) Interest/discount on advances/bills	87240	81714	113650	117195	172077	184943	153561	159118
b) Income on Investments	83635	86795	135645	145464	166375	181913	160304	163322
c) Interest on balances with RBI and other inter-	4508	4459	3572	4020	9888	8554	8843	7098
d) Others	1847	580	323	13	251	0	6761	516
II. Other Income	43700	61740	52500	74733	51991	74067	54097	72170
a) Commission, exchange and brokerage	7726	8218	10687	10787	20962	23918	10628	11360
b) Net Profit(loss) on sale of investments	24007	44131	27280	46547	24432	48124	37213	50422
c) Net Profit (loss) on revaluation of investments	0	0	0	0	-2355	-7930	-2585	-518

d) Net Profit(loss on sale of land and other Assets	18	-23	71	12	140	169	-1	38
e) Net profit(loss) on exchange transactions	1883	2419	5500	5832	5540	5597	4704	5904
f) Miscellaneous income	10066	6995	8962	11555	3272	4189	4138	4964
Total(I+II)	220930	235288	305690	341425	400582	449477	383566	402224
<b>Expenditure &amp; Provisions</b>								
III. Interest expended	120419	114322	171151	154986	226444	215469	208993	184474
a) Interest on deposits	112452	107108	166249	150677	217206	205468	203204	178604
b) Interest on RBI/inter-bank borrowings	337	335	2771	2832	2378	2933	322	593
c) Others	7630	6879	2131	1477	6860	7068	5467	5277
IV. Operating Expenses	51128	49909	75514	106195	94723	101489	58265	64448
a) Payments to and provisions for employees	36603	33878	57607	86270	71958	75336	34759	36640
b) Rent, taxes and lighting	3614	3719	5127	5725	6565	7165	6696	6988
c) Printing and stationery	501	807	942	1079	889	943	1065	1076
d) Advertisement and publicity	376	582	190	397	180	384	500	866
e) Depreciation on bank's property	2806	2752	3488	3075	4029	3973	4160	5042
f) Directors' fees, allowances and expenses	67	79	32	36	27	49	15	22
g) Auditors' fees and expenses	384	490	698	821	598	833	461	729
h) Law charges	89	234	72	154	63	483	545	518
i) Postage, telegrams, telephones, etc.	668	876	43	92	62	113	1069	1477
j) Repairs and maintenance	1260	1348	1445	1627	423	406	568	693
k) Insurance	1198	1303	1472	1583	2002	2317	2008	2054
l) Other expenditure	3562	3841	4398	5336	7927	9487	6419	8343
V. Provisions and contingencies	37964	48009	40142	39671	37803	81244	70611	84696
Total expenses@	171547	164231	246665	261181	321167	316958	267258	248922
VI. Profit (loss)	11419	23048	18883	40573	41612	51275	45697	68606
Total (III+IV+V+VI)	220930	235288	305690	341425	400582	449477	383566	402224

**Notes**

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004  
NATIONALISED BANKS**

Items	(Amount in Rs. lakh)							
	As on March 31		Punjab National Bank		Syndicate Bank		UCO Bank	
	2003	2004	2003	2004	2003	2004	2003	2004
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	128416	127850	748501	777970	287517	308485	279270	309629
a) Interest/discount on advances/bills	60621	59658	371159	387601	153368	159160	139456	161636
b) Income on Investments	61728	63420	329833	368097	127894	136881	131984	135326
c) Interest on balances with RBI and other inter-	5297	3149	17938	11313	5944	10201	6743	9168
d) Others	770	1623	29571	10959	311	2243	1087	3499
II. Other Income	30715	25588	125032	186688	49508	77640	60928	62528

a) Commission, exchange and brokerage	4680	4659	48001	55190	10975	12623	13641	14765
b) Net Profit(loss) on sale of investments	18990	14422	67228	123637	27758	50087	35461	35131
c) Net Profit (loss) on revaluation of investments	0	0	-7008	-11780	-1446	-644	0	0
d) Net Profit(loss on sale of land and other Assets	11	2	41	25	-9	-5	17	14
e) Net profit(loss) on exchange transactions	2812	2152	9508	10601	3147	3556	2279	1423
f) Miscellaneous income	4222	4353	7262	9015	9083	12023	9530	11195
Total(I+II)	159131	153438	873533	964658	337025	386125	340198	372157
Expenditure & Provisions								
III. Interest expended	89789	78518	436129	415499	166545	165564	191068	190169
a) Interest on deposits	85617	75575	416256	392644	163072	161843	183800	182695
b) Interest on RBI/inter-bank borrowings	196	101	753	1334	196	372	1596	1798
c) Others	3976	2842	19120	21521	3277	3349	5672	5676
IV. Operating Expenses	41258	59961	205673	237074	108602	115136	86727	87148
a) Payments to and provisions for employees	31393	48031	147608	165406	84976	87162	68969	66747
b) Rent, taxes and lighting	2390	2743	10557	11996	6431	6350	3973	4368
c) Printing and stationery	541	538	5251	3509	903	1138	1027	1149
d) Advertisement and publicity	78	127	784	1085	347	391	182	553
e) Depreciation on bank's property	1398	1095	12898	18145	3374	2652	3643	2469
f) Directors' fees, allowances and expenses	10	22	28	35	22	38	37	33
g) Auditors' fees and expenses	301	394	1557	1788	677	973	507	737
h) Law charges	98	1700	858	1325	77	395	117	279
i) Postage, telegrams, telephones, etc.	557	589	3131	4511	1294	1445	692	623
j) Repairs and maintenance	550	576	1992	2442	1204	3965	475	657
k) Insurance	815	808	4610	5466	1364	1572	1366	1745
l) Other expenditure	3127	3338	16399	21366	7933	9055	5739	7788
V. Provisions and contingencies	27641	14072	147509	201217	27466	62012	41655	51299
Total expenses@	131047	138479	641802	652573	275147	280700	277795	277317
VI. Profit (loss)	443	887	84222	110868	34412	43413	20748	43541
Total (III+IV+V+VI)	159131	153438	873533	964658	337025	386125	340198	372157

#### Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .

**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004  
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31		United Bank of		Vijaya Bank	
	Union Bank of India		India			
	2003 (33)	2004 (34)	2003 (35)	2004 (36)	2003 (37)	2004 (38)
Income						
I. Interest Earned	430618	451631	211941	207299	167081	194009
a) Interest/discount on advances/bills	234619	241467	72687	67034	75583	97319
b) Income on Investments	181345	193753	133260	132111	86302	92996
c) Interest on balances with RBI and other inter-	12965	11743	3110	2695	4309	1903
d) Others	1689	4668	2884	5459	887	1791
II. Other Income	82455	83147	42819	50544	34602	52569
a) Commission, exchange and brokerage	14253	15554	6990	7503	4556	4904
b) Net Profit(loss) on sale of investments	47514	43538	30595	34763	22509	34364
c) Net Profit (loss) on revaluation of investments	0	0	0	0	0	0
d) Net Profit(loss) on sale of land and other Assets	-34	-42	3	0	5	-6
e) Net profit(loss) on exchange transactions	9973	11848	395	573	2167	2531
f) Miscellaneous income	10749	12249	4836	7705	5365	10776
Total(I+II)	513073	534778	254760	257843	201683	246578
Expenditure & Provisions						
III. Interest expended	280851	278007	139972	129245	102742	110233
a) Interest on deposits	269244	263099	137669	127372	99011	105255
b) Interest on RBI/inter-bank borrowings	761	307	30	32	192	98
c) Others	10846	14601	2273	1841	3539	4880
IV. Operating Expenses	101831	108461	59186	67269	55705	49781
a) Payments to and provisions for employees	68923	72116	48141	51511	42901	33159
b) Rent, taxes and lighting	6531	7113	2529	2798	4431	4198
c) Printing and stationery	1589	1803	879	1071	421	467
d) Advertisement and publicity	1026	1464	163	310	139	628
e) Depreciation on bank's property	5185	5029	1650	1632	1973	2512
f) Directors' fees, allowances and expenses	43	41	34	58	22	27
g) Auditors' fees and expenses	838	1022	286	364	334	601
h) Law charges	578	489	76	1177	78	83
i) Postage, telegrams, telephones, etc.	1039	1347	470	574	157	306
j) Repairs and maintenance	1441	1545	327	379	108	196
k) Insurance	2721	3323	1012	1089	961	1042
l) Other expenditure	11917	13169	3619	6306	4180	6562
V. Provisions and contingencies	75123	77103	25083	29822	23580	45433
Total expenses@	382682	386468	199158	196514	158447	160014
VI. Profit (loss)	55268	71207	30519	31507	19656	41131
Total (III+IV+V+VI)	513073	534778	254760	257843	201683	246578

Notes

@ : Excluding 'Provisions and Contingencies'.

1. : Figures in brackets indicate loss.

Source : Annual accounts of banks of respective years .



**TABLE B5 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004  
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31							
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2003 (1)	2004 (2)	2003 (3)	2004 (4)	2003 (5)	2004 (6)	2003 (7)	2004 (8)
Income								
I. Interest Earned	74253	76138	18412	16337	31868	30590	1142	2037
a) Interest/discount on advances/bills	49313	48288	3766	2318	18614	19479	644	1379
b) Income on Investments	22739	24556	13471	13070	10524	7806	65	537
c) Interest on balances with RBI and other inter-	285	310	1058	577	917	1550	433	121
d) Others	1916	2984	117	372	1813	1755	0	0
II. Other Income	25310	37944	1165	840	19890	22027	81	343
a) Commission, exchange and brokerage	7083	17983	351	340	13387	16134	31	200
b) Net Profit(loss) on sale of investments	3010	6774	129	283	1679	993	0	0
c) Net Profit (loss) on revaluation of investments	0	0	0	0	-32	-32	0	0
d) Net Profit(loss) on sale of land and other Assets	-2	-54	-6	-7	-214	-9	0	0
e) Net profit(loss) on exchange transactions	10312	13147	83	137	3618	2562	26	98
f) Miscellaneous income	4907	94	608	87	1452	2379	24	45
Total(I+II)	99563	114082	19577	17177	51758	52617	1223	2380
Expenditure & Provisions								
III. Interest expended	37628	31224	16757	14707	21004	17853	308	535
a) Interest on deposits	14000	8763	16275	14449	18566	16587	9	29
b) Interest on RBI/inter-bank borrowings	19389	18612	482	70	1852	975	10	195
c) Others	4239	3849	0	188	586	291	289	311
IV. Operating Expenses	32582	47031	1504	1098	20076	24731	644	696
a) Payments to and provisions for employees	9262	12986	439	423	7446	9356	229	262
b) Rent, taxes and lighting	2520	2802	115	123	1687	1877	39	41
c) Printing and stationery	790	1169	28	24	413	529	6	4
d) Advertisement and publicity	2271	1277	11	13	1909	2204	1	1
e) Depreciation on bank's property	3418	3418	85	71	726	2123	84	112
f) Directors' fees, allowances and expenses	1	1	1	1	1	0	0	0
g) Auditors' fees and expenses	45	55	3	3	68	49	2	4
h) Law charges	180	109	19	12	25	4	2	1
i) Postage, telegrams, telephones, etc.	1538	1936	36	36	1612	1773	95	73
j) Repairs and maintenance	1211	1859	68	99	543	570	19	24
k) Insurance	314	379	44	38	92	81	3	4
l) Other expenditure	11032	21040	655	255	5554	6165	164	170
V. Provisions and contingencies	14747	16346	1001	406	13522	12390	181	559
Total expenses@	70210	78255	18261	15805	41080	42584	952	1231
VI. Profit (loss)	14606	19481	315	966	-2844	-2357	90	590
Total (III+IV+V+VI)	99563	114082	19577	17177	51758	52617	1223	2380