

TABLE 9.1 : BANK GROUP -WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2004 AND 2005

(Amount in Rs. crore)

Items	As on March 31									
	State Bank of India and its Associates		Nationalised Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2004	2005	2004	2005 \$	2004	2005	2004	2005 *	2004	2005 *
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>Number of reporting banks</b>	<b>8</b>	<b>8</b>	<b>19</b>	<b>20</b>	<b>33</b>	<b>31</b>	<b>30</b>	<b>28</b>	<b>90</b>	<b>87</b>
<b>I. Interest earned</b>	<b>40956</b>	<b>44045</b>	<b>68540</b>	<b>76301</b>	<b>8990</b>	<b>9171</b>	<b>25542</b>	<b>26129</b>	<b>144026</b>	<b>155644</b>
a) Interest/discount on advances/bills	16250	18920	33684	40303	5045	5535	15072	16585	70050	81343
b) Income on Investments	20903	21326	32269	33056	3404	2947	9222	8376	65797	65704
c) Interest on balances with RBI and other inter-Bank Funds	2722	2002	1676	2000	378	465	749	706	5525	5173
d) Others	1081	1797	911	942	163	224	499	462	2654	3424
<b>II. Other income</b>	<b>10920</b>	<b>9468</b>	<b>17172</b>	<b>14529</b>	<b>4020</b>	<b>3863</b>	<b>7612</b>	<b>6334</b>	<b>39723</b>	<b>34194</b>
a) Commission, exchange and brokerage	4205	4793	3605	4221	1632	2141	2383	3624	11825	14778
b) Net Profit (loss) on sale and revaluation of investment	4928	2443	10243	5624	610	-570	3498	679	19279	8176
c) Net Profit (loss) on sale of land, building and other Assets	—	-2	13	19	9	19	1	-11	23	27
d) Net profit (loss) on exchange transactions	692	721	1191	1469	1368	1640	502	649	3753	4480
e) Miscellaneous income	1095	1513	2120	3196	401	633	1228	1393	4843	6733
<b>Total (I+II)</b>	<b>51876</b>	<b>53513</b>	<b>85712</b>	<b>90830</b>	<b>13010</b>	<b>13034</b>	<b>33154</b>	<b>32463</b>	<b>183749</b>	<b>189838</b>
<b>III. Interest expended</b>	<b>25396</b>	<b>24842</b>	<b>40370</b>	<b>43913</b>	<b>4272</b>	<b>4039</b>	<b>17529</b>	<b>16187</b>	<b>87565</b>	<b>88981</b>
a) Interest on deposits	24028	23276	38186	39306	2895	2594	12496	11995	77605	77171
b) Interest on RBI/inter-bank borrowings	203	520	545	651	1093	1067	646	649	2486	2887
c) Others	1165	1046	1639	3956	284	378	4387	3543	7474	8923
<b>IV. Operating expenses</b>	<b>12117</b>	<b>13412</b>	<b>20229</b>	<b>23124</b>	<b>3752</b>	<b>4396</b>	<b>7414</b>	<b>8607</b>	<b>43508</b>	<b>49535</b>
a) Payments to and provisions for employees	8353	9043	14068	15592	1200	1345	2574	2903	26195	28883
b) Rent, taxes and lighting	852	967	1402	1601	253	270	653	727	3159	3565
c) Printing and stationery	196	217	257	282	88	99	213	224	754	821
d) Advertisement and publicity	79	83	151	202	196	276	191	258	618	819
e) Depreciation on bank's property	916	1018	1017	1251	298	264	1141	1193	3372	3726
f) Directors' fees, allowances and expenses	2	2	8	8	1	—	6	7	16	17
g) Auditors' fees and expenses	74	84	173	192	3	3	15	17	264	296
h) Law charges	57	64	127	94	53	32	49	45	286	235
i) Postage, telegrams, telephones, etc.	113	107	222	262	206	255	362	416	901	1040
j) Repairs and maintenance	122	165	314	346	177	228	433	487	1046	1225
k) Insurance	220	333	416	702	51	69	135	222	821	1325
l) Other expenditure	1133	1329	2074	2592	1226	1555	1642	2108	6076	7583
<b>V. Provisions and contingencies</b>	<b>8745</b>	<b>9584</b>	<b>14184</b>	<b>13991</b>	<b>2744</b>	<b>2595</b>	<b>4727</b>	<b>4103</b>	<b>30399</b>	<b>30272</b>
<b>Total expenses @</b>	<b>37513</b>	<b>38254</b>	<b>60599</b>	<b>67037</b>	<b>8024</b>	<b>8435</b>	<b>24943</b>	<b>24794</b>	<b>131073</b>	<b>138516</b>
<b>VI. Profit (loss)</b>	<b>5618</b>	<b>5675</b>	<b>10929</b>	<b>9802</b>	<b>2242</b>	<b>2004</b>	<b>3484</b>	<b>3566</b>	<b>22277</b>	<b>21050</b>

Notes : @ : Excluding 'Provisions and Contingencies'.

\$ : Includes IDBI Ltd.

\* : Excludes Sangli Bank

Source : Annual accounts of banks of respective years .