

Table 5: Bank Group-Wise Income and Expenditure of Scheduled Commercial Banks in India - 1996-97

(Amount in Rs. lakh)

Items	For the year ended 31st March					
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks	
	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	8	8	19	19	33	34
I. Interest earned	1711445	1992303	2950582	3398785	553588	622590
a) Interest/discount on advances/bills	917292	1120189	1594874	1853650	284239	417332
b) Income on Investments	652962	714570	1144748	1339016	238795	176578
c) Interest on balances with RBI and other inter-bank funds	107077	92367	181184	178237	28500	25102
d) Others	34114	65177	29776	27882	2054	3578
II. Other income	345233	335380	359250	400639	76549	95160
a) Commission, exchange and brokerage	229899	235264	216788	219558	35944	43729
b) Net Profit (loss) on sale of investments	(5,815)	3,584	1984	19350	3140	9417
i) Profit on sale of investments	526	3818	4979	22913	4718	10456
ii) Loss on sale of investments	6342	234	2995	3563	1578	1039
c) Net Profit (loss) on sale of land, building & other assets	67	62	676	439	69	88
i) Profit on sale of land, building & other assets	74	68	691	456	69	112
ii) Loss on sale of land, building & other assets	7	6	15	17	-	24
d) Net Profit (loss) on exchange transaction	110385	84134	77007	73421	12660	14253
i) Profit on exchange transaction	110385	84134	78065	74563	12900	14673
ii) Loss on exchange transaction	-	-	1058	1142	241	420
e) Miscellaneous income	10697	12336	62794	87871	24737	27673
Total (I+II)	2056678	2327683	3309832	3799424	630137	717750
III. Interest expended	1087179	1281944	2008900	2351915	312745	451754
a) Interest on deposits	903790	1136342	1771105	2206289	267587	413642
b) Interest on RBI/inter-bank borrowings	87937	51874	131269	51782	30118	17082
c) Others	95453	93728	106526	93844	15041	21030
IV. Operating expenses	577176	599958	936366	1003514	111621	138090
a) Payments to and provisions for employees	430751	435309	682888	727844	65284	71937
b) Rent, taxes and lighting	35122	39642	61696	68463	9022	12249
c) Printing and stationery	8478	9848	15471	17794	2415	3052
d) Advertisement and publicity	1716	1496	3533	3409	2286	2647
e) Depreciation on bank's property	11598	13384	25409	32710	10730	18875
f) Directors' fees, allowances and expenses	91	118	212	273	119	216
g) Auditors' fees and expenses	1803	2062	4220	4560	271	344
h) Law charges	1360	1929	4802	6655	516	524
i) Postage, telegrams, telephones, etc.	7473	7792	12159	11777	2915	3751
j) Repairs and maintenance	3798	4899	10067	11536	1689	2659

k) Insurance	31841	29318	31654	26666	1786	2460
l) Other expenditure	43145	54161	84255	91827	14589	19376
V. Provisions and contingencies	311975	278792	478400	299476	46926	63040
Total expenses	1976331	2160694	3423666	3654905	471293	652884
VI. Profit (loss)	80347	166989	(113834)	144519	158845	64866

(Amount in Rs. lakh)

Items	For the year ended 31st March					
	Foreign Banks		Regional Rural Banks		Total	
	1996	1997	1996	1997	1996	1997
	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	30	33	194	191	284	285
I. Interest earned	496862	611472	140266	198983	5852742	6824133
a) Interest/discount on advances/bills	316735	417301	52783	70234	3165922	3878706
b) Income on Investments	146730	152430	38932	68063	2222166	2450657
c) Interest on balances with RBI and other inter-bank funds	26111	30471	44766	54861	387639	381038
d) Others	7286	11270	3786	5825	77015	113732
II. Other income	111428	138432	8840	10192	901300	979803
a) Commission, exchange and brokerage	65251	83653	3309	4136	551191	586340
b) Net Profit (loss) on sale of investments	4383	9599	2	32	3694	41982
i) Profit on sale of investments	5203	9957	2	32	15429	47176
ii) Loss on sale of investments	820	358	-	-	11734	5194
c) Net Profit (loss) on sale of land, building & other assets	596	-116	19	18	1428	491
i) Profit on sale of land, building & other assets	653	41	19	20	1507	697
ii) Loss on sale of land, building & other assets	57	157	-	2	78	206
d) Net Profit (loss) on exchange transaction	39962	42624	-	-	240013	214432
i) Profit on exchange transaction	107384	94947	-	-	308734	268317
ii) Loss on exchange transaction	67423	52323	-	-	68721	53885
e) Miscellaneous income	1236	2672	5509	6006	104974	136558
Total (I+II)	608290	749904	149106	209175	6754043	7803936
III. Interest expended	318364	386644	104777	142163	3831965	4614420
a) Interest on deposits	215884	313954	86574	120905	3244939	4191132
b) Interest on RBI/inter-bank borrowings	74391	51194	14017	15676	337731	187608
c) Others	28090	21496	4186	5582	249295	235680
IV. Operating expenses	132330	166345	71399	78066	1828893	1985973
a) Payments to and provisions for employees	46539	58761	59374	65645	1284836	1359496
b) Rent, taxes and lighting	11758	14397	1501	1640	119099	136391
c) Printing and stationery	4079	5043	862	1007	31304	36744
d) Advertisement and publicity	7310	10195	16	18	14860	17765
e) Depreciation on bank's property	10094	12536	463	637	58295	78142
f) Directors' fees, allowances and expenses	82	100	10	6	514	713
g) Auditors' fees and expenses	159	166	126	165	6579	7297
h) Law charges	1464	1707	48	57	8189	10872

i) Postage, telegrams, telephones, etc.	8103	10304	391	447	31041	34071
j) Repairs and maintenance	6027	7660	158	175	21739	26929
k) Insurance	2507	2771	2615	1904	70403	63119
l) Other expenditure	34208	42705	5836	6365	182033	214434
V. Provisions and contingencies	83746	119897	15488	65572	936535	826777
Total expenses	534440	672886	191664	285801	6597393	7427170
VI. Profit (loss)	73850	77018	(42558)	(76626)	156650	376766

Note : Figures in bracket indicate loss.

- : Nil or negligible

Source : Annual accounts of banks