

**Table 49: Earnings and Expenses of Scheduled Commercial Banks -
1996-97 (Part 1 of 26)
STATE BANK OF INDIA AND ITS ASSOCIATES**

		(Amount in Rs. lakh)							
Items		For the year ended 31st March							
		State Bank of		State Bank of		State Bank of		State Bank of	
		India		Bikaner and Jaipur		Hyderabad		Indore	
		1996	1997	1996	1997	1996	1997	1996	1997
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income									
I.	Interest earned	1295857	1495066	60519	73654	80853	95548	31827	37822
a)	Interest/discount on advances/bills	668302	813747	31726	41728	49428	59995	19586	23672
b)	Income on investments	517682	552151	21577	25226	25157	29914	10316	12361
c)	Interest on balances with RBI and other inter-bank funds	79432	72180	6432	4569	6047	3678	1808	1597
d)	Others	30441	56988	784	2131	221	1961	117	192
II.	Other income	275702	264307	10721	12822	14583	14624	4941	5260
a)	Commission, exchange, brokerage, etc.	176221	180485	10157	10834	11032	10716	4138	4756
b)	Net profit (loss) on sale of investments	(3268)	2586	(1492)	(72)	(489)	86	4	7
c)	Net profit (loss) on revaluation of investments	-	4006	-	-	-	-	-	-
d)	Net profit (loss) on sale of land, building & other assets	49	35	(6)	(6)	9	6	4	4
e)	Net profit (loss) on exchange transaction	93403	69910	2062	2066	4030	3815	795	492
f)	Miscellaneous income	9297	7284	-	-	-	-	-	-
Total (I+II)		1571559	1759373	71240	86476	95435	110172	36768	43082
Expenditure & Provisions									
III.	Interest expended	822592	959143	37292	46580	50575	60739	19039	22933
a)	Interest on deposits	660543	830082	34159	43629	47164	57427	16987	21955
b)	Interest on RBI/inter-bank borrowings	75213	48163	1322	49	2825	1028	1333	57
c)	Others	86836	80898	1811	2902	586	2284	718	920
IV.	Operating expenses	445954	460467	22723	24204	24822	26498	11448	12402
a)	Payments to and provisions for employees	335164	332293	17753	18527	17516	17912	7918	8534
b)	Rent, taxes and lighting	27142	30308	1299	1673	1555	1773	831	896
c)	Printing and stationery	6502	7546	377	426	466	587	146	174
d)	Advertisement and publicity	1387	1172	39	62	61	82	13	19
e)	Depreciation on Bank's property	8699	9733	407	489	644	751	247	288
f)	Directors' fees, allowances and expenses	56	62	4	5	7	12	4	4
g)	Auditors' fees and expenses	1234	1384	98	109	112	126	47	55
h)	Law charges	1146	1625	50	47	45	74	22	34
i)	Postage, telegrams, telephones, etc.	5218	5453	468	475	369	402	255	273
j)	Repairs and maintenance	2933	3738	133	149	205	229	68	97
k)	Insurance	25575	26558	244	276	1821	1731	121	136
l)	Other expenditure	30898	40594	1852	1966	2021	2817	1776	1888
V.	Provisions and contingencies	219853	204838	8642	11645	15039	17690	5072	6041
Total expenses		1488399	1624448	68656	82429	90435	104927	35559	41375
VI.	Profit (loss)	83160	134925	2583	4048	5000	5245	1209	1706
Total (III+IV+V+VI)		1571559	1759373	71240	86476	95435	110172	36768	43082

		(Amount in Rs. lakh)							
Items		For the year ended 31st March							
		State Bank of		State Bank of		State Bank of		State Bank of	
		Mysore		Patiala		Saurashtra		Travancore	
		1996	1997	1996	1997	1996	1997	1996	1997

	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest earned	48778	59979	77269	90761	39851	48601	76491	90873
a) Interest/discount on advances/bills	30941	38209	43012	53647	23320	29210	50976	59979
b) Income on investments	15317	19459	26777	31587	13832	16941	22305	26931
c) Interest on balances with RBI and other inter-bank funds	2190	1813	5517	4728	2650	1728	3002	2075
d) Others	331	497	1964	799	49	722	207	1887
II. Other income	8782	8725	10532	9214	8315	8009	11657	12419
a) Commission, exchange, brokerage, etc.	6023	6387	8702	7401	5573	5910	8052	8775
b) Net profit (loss) on sale of investments	101	498	2	(3)	3	414	(676)	67
c) Net profit (loss) on revaluation of investments	-	-	110	-	-	-	-	-
d) Net profit (loss) on sale of land, building & other assets	3	5	4	10	1	2	5	5
e) Net profit (loss) on exchange transaction	2456	1468	1714	1803	1963	1332	3961	3247
f) Miscellaneous income	200	368	112	3	774	350	315	324
Total (I+II)	57561	68704	87801	99975	48166	56610	88148	103291
Expenditure & Provisions								
III. Interest expended	30373	36985	48246	58641	24463	30792	54601	66132
a) Interest on deposits	28074	36009	45881	57711	22187	29104	48795	60426
b) Interest on RBI/inter-bank borrowings	1431	155	1870	539	1249	62	2694	1820
c) Others	868	822	495	391	1026	1626	3111	3886
IV. Operating expenses	17104	18724	20988	21701	14377	13862	19761	22102
a) Payments to and provisions for employees	13023	14229	14781	16472	10862	10634	13735	16707
b) Rent, taxes and lighting	1038	1228	1212	1444	862	944	1184	1376
c) Printing and stationery	219	250	268	316	226	223	274	326
d) Advertisement and publicity	26	26	58	59	27	25	105	51
e) Depreciation on Bank's property	383	470	397	574	333	363	489	716
f) Directors' fees, allowances and expenses	5	7	4	8	4	5	7	13
g) Auditors' fees and expenses	94	129	74	102	62	67	82	89
h) Law charges	12	24	48	58	30	49	8	18
i) Postage, telegrams, telephones, etc.	166	171	402	447	231	203	363	366
j) Repairs and maintenance	105	208	142	170	107	151	106	157
k) Insurance	15	16	1802	17	643	161	1621	422
l) Other expenditure	2019	1965	1800	2033	991	1037	1788	1860
V. Provisions and contingencies	7521	8971	13353	13731	32357	4843	11163	11033
Total expenses	54998	64680	82587	94073	71197	49497	85525	99267
VI. Profit (loss)	2563	4024	5214	5903	(23031)	7113	2623	4025
Total (III+IV+V+VI)	57561	68704	87801	99975	48166	56610	88148	103291

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.