

**Table 49: Earnings and Expenses of Scheduled Commercial Banks -
1996-97 (Part 3 of 26)
NATIONALISED BANKS**

		(Amount in Rs. lakh)							
		For the year ended 31st March							
Items	Punjab National Bank		Punjab & Sind Bank		Syndicate Bank		Union Bank of India		
	1996	1997	1996	1997	1996	1997	1996	1997	
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	
Income									
I. Interest earned	316773	365400	65399	73213	136792	159791	198424	230224	
a) Interest/discount on advances/bills	151799	195412	35313	40947	60091	71659	108651	129462	
b) Income on investments	142421	152540	26911	29308	68443	80198	76717	89290	
c) Interest on balances with RBI and other inter-bank funds	17488	16884	2981	2796	7723	5979	12188	9839	
d) Others	5065	563	194	162	536	1955	869	1632	
II. Other income	31520	46879	7365	9157	14249	15659	18820	19879	
a) Commission, exchange, brokerage, etc.	20775	24837	3374	3563	7573	8028	9317	10092	
b) Net profit (loss) on sale of investments	(385)	3427	(93)	590	227	40	55	(187)	
c) Net profit (loss) on revaluation of investments	(26)	614	432	-	(142)	-	-	-	
d) Net profit (loss) on sale of land, building & other assets	61	65	128	13	27	23	12	9	
e) Net profit (loss) on exchange transaction	7789	7307	1824	2681	3506	3478	6624	5516	
f) Miscellaneous income	3307	10629	1701	2310	3057	4090	2812	4449	
Total (I+II)	348293	412279	72764	82370	151041	175450	217244	250103	
Expenditure & Provisions									
III. Interest expended	208901	243870	49812	53456	87059	104290	128718	153899	
a) Interest on deposits	191999	234256	44016	50990	82843	101681	124329	151788	
b) Interest on RBI/inter-bank borrowings	5972	585	1910	1481	778	242	4363	1806	
c) Others	10929	9029	3886	984	3438	2367	26	305	
IV. Operating expenses	100964	106442	22112	23250	54042	61296	57424	62072	
a) Payments to and provisions for employees	75784	81102	16311	16614	41955	48312	38684	41656	
b) Rent, taxes and lighting	4145	4734	1273	1419	3122	3384	3228	3496	
c) Printing and stationery	1529	1838	375	455	485	564	1170	1462	
d) Advertisement and publicity	166	159	96	99	48	49	301	444	
e) Depreciation on Bank's property	2478	2881	899	917	850	867	1625	2841	
f) Directors' fees, allowances and expenses	13	16	5	8	11	10	15	24	
g) Auditors' fees and expenses	388	310	110	110	184	227	270	293	
h) Law charges	508	480	29	38	23	83	192	299	
i) Postage, telegrams, telephones, etc.	1424	1576	385	436	620	699	776	885	
j) Repairs and maintenance	744	881	244	271	298	379	666	724	
k) Insurance	4514	4199	493	498	1967	1933	4458	3767	
l) Other expenditure	9271	8268	1892	2385	4478	4788	6039	6181	
V. Provisions and contingencies	48020	38195	14058	3663	7923	3169	23053	12564	
Total expenses	357885	388508	85982	80370	149024	168755	209195	228535	
VI. Profit (loss)	(9592)	23771	(13218)	2000	2017	6696	8049	21568	
Total (III+IV+V+VI)	348293	412279	72764	82370	151041	175450	217244	250103	

		(Amount in Rs. lakh)					
		For the year ended 31st March					
Items	United Bank of India		United Commercial Bank		Vijaya Bank		
	1996	1997	1996	1997	1996	1997	

	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest earned	82312	100688	120343	130306	66873	73280
a) Interest/discount on advances/bills	33435	38408	58328	58277	32159	36831
b) Income on investments	43128	57468	51015	59777	31389	33385
c) Interest on balances with RBI and other inter-bank funds	5379	4547	10629	11059	2982	2597
d) Others	371	264	372	1193	344	467
II. Other income	9825	9726	14465	12717	6456	6332
a) Commission, exchange, brokerage, etc.	5381	5870	7804	7732	2947	3164
b) Net profit (loss) on sale of investments	153	669	1482	378	164	58
c) Net profit (loss) on revaluation of investments	-	185	-	391	-	-
d) Net profit (loss) on sale of land, building & other assets	-	6	-	1	18	11
e) Net profit (loss) on exchange transaction	1901	409	1947	1967	1746	1137
f) Miscellaneous income	2390	2587	3233	2248	1580	1961
Total (I+II)	92137	110414	134808	143022	73329	79612
Expenditure & Provisions						
III. Interest expended	64759	80053	86773	98682	48581	49877
a) Interest on deposits	62064	78898	77543	96033	41662	47923
b) Interest on RBI/inter-bank borrowings	1360	168	7847	2334	2425	424
c) Others	1336	987	1383	315	4495	1531
IV. Operating expenses	32402	35858	50648	51617	24256	26257
a) Payments to and provisions for employees	26552	29051	42467	42258	17702	19166
b) Rent, taxes and lighting	1550	1582	2586	2622	2097	2419
c) Printing and stationery	674	582	549	589	304	337
d) Advertisement and publicity	26	41	69	70	140	32
e) Depreciation on Bank's property	405	406	645	662	927	1226
f) Directors' fees, allowances and expenses	11	15	11	18	15	19
g) Auditors' fees and expenses	142	116	180	309	101	130
h) Law charges	34	48	55	90	22	30
i) Postage, telegrams, telephones, etc.	252	254	254	268	233	210
j) Repairs and maintenance	268	354	127	134	140	103
k) Insurance	396	521	486	577	472	365
l) Other expenditure	2094	2888	3218	4022	2104	2221
V. Provisions and contingencies	18423	5867	21053	10347	25586	1581
Total expenses	115584	121778	158474	160646	98424	77715
VI. Profit (loss)	(23447)	(11364)	(23666)	(17623)	(25095)	1896
Total (III+IV+V+VI)	92137	110414	134808	143022	73329	79612

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.