

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	3597957	3949102	196577	250427	274887	348935	132270	170755
a) Interest/discount on advances/bills	1769630	2483918	119900	171209	148638	221215	84538	119578
b) Income on Investments	1397753	1149299	72066	73557	118284	111735	42731	44806
c) Interest on balances with RBI and other inter-Bank Funds	212173	271960	4234	4524	7683	10882	4264	4838
d) Others	218401	43925	377	1137	282	5103	737	1533
II. Other Income	743520	576925	24791	36310	45905	45748	24492	21550
a) Commission, exchange and brokerage	399620	480450	22325	38293	22663	32479	11962	18524
b) Net Profit (loss) on sale of investments	58717	56778	3608	5366	6922	8453	7832	2480
c) Net Profit (loss) on revaluation of investments	—	-167751	-11135	-13010	-13084	-12686	-3079	-4895
d) Net Profit (loss) on sale of land and other Assets	194	1213	—	14	-20	-48	—	-4
e) Net profit (loss) on exchange transactions	100127	37340	1547	2034	6127	6839	2715	2011
f) Miscellaneous income	184862	168895	8446	3613	23297	10711	5062	3434
Total (I+II)	4341477	4526027	221368	286737	320792	394683	156762	192305
Expenditure & Provisions								
III. Interest expended	2039044	2343682	97287	143541	165455	213453	78118	112422
a) Interest on deposits	1813218	1908358	91647	131313	156682	202371	70219	99973
b) Interest on RBI/inter-bank borrowings	132156	214155	3272	5058	3958	3017	4268	5588
c) Others	93670	221169	2368	7170	4815	8065	3631	6861
IV. Operating Expenses	1172509	1182352	75978	75275	81614	80849	39718	40987
a) Payments to and provisions for employees	812304	793258	49410	47675	53133	49186	21425	22376
b) Rent, taxes and lighting	79635	89650	4571	5607	6135	6938	2802	3328
c) Printing and stationery	17564	17387	1058	1076	1299	1063	720	506
d) Advertisement and publicity	10944	8843	407	445	398	866	403	339
e) Depreciation on bank's property	72913	60239	6799	5796	6361	5463	3887	3497
f) Directors' fees, allowances and expenses	123	108	22	25	23	20	11	16
g) Auditors' fees and expenses	6356	6228	574	598	642	733	401	409
h) Law charges	4949	5736	155	169	178	192	116	69
i) Postage, telegrams, telephones, etc.	10225	11817	1278	999	250	630	426	466
j) Repairs and maintenance	17027	18915	521	548	327	384	477	344
k) Insurance	34076	35529	2014	2260	3345	3653	1172	1386
l) Other expenditure	106393	134642	9169	10077	9523	11721	7878	8251
V. Provisions and contingencies	689256	545863	33599	37340	31021	49830	25015	19901
Total expenses @	3211553	3526034	173265	218816	247069	294302	117836	153409
VI. Profit (loss) during the year	440668	454130	14504	30581	42702	50551	13911	18995
Total (III+IV+V+VI)	4341477	4526027	221368	286737	320792	394683	156762	192305

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	134675	180578	246153	317016	117676	133825	229862	283226
a) Interest/discount on advances/bills	87318	126999	150711	222085	57773	81557	133200	188189
b) Income on Investments	43996	49835	89466	84257	54716	49403	89915	88346
c) Interest on balances with RBI and other inter-Bank Funds	1877	2081	5622	9507	1987	2081	4968	4696
d) Others	1484	1663	354	1167	3200	784	1779	1995
II. Other Income	33567	32092	34705	33718	10506	11383	35107	22191
a) Commission, exchange and brokerage	19693	24010	22993	31164	9663	13811	22120	27398
b) Net Profit (loss) on sale of investments	9057	3887	5387	3729	2507	855	6725	1562
c) Net Profit (loss) on revaluation of investments	-1089	-2930	—	-10544	-3045	-4284	—	-14164
d) Net Profit (loss) on sale of land and other Assets	-3	40	-99	—	-15	-12	-3	26
e) Net profit (loss) on exchange transactions	2158	2773	4084	3273	953	1020	2951	1504
f) Miscellaneous income	3751	4312	2340	6096	443	-7	3314	5865
Total (I+II)	168242	212670	280858	350734	128182	145208	264969	305417
Expenditure & Provisions								
III. Interest expended	73509	109292	146487	205963	69761	87722	134349	169844
a) Interest on deposits	67585	99459	138386	191400	65695	82458	125432	148548
b) Interest on RBI/inter-bank borrowings	1937	1832	6233	3311	3339	3379	218	278
c) Others	3987	8001	1868	11252	727	1885	8699	21018
IV. Operating Expenses	50949	56223	61155	65856	30837	32603	63236	64524
a) Payments to and provisions for employees	29596	31757	37208	40002	22946	21759	40486	41003
b) Rent, taxes and lighting	4291	5101	4345	4879	2637	3025	4446	4953
c) Printing and stationery	499	82	590	712	412	414	628	697
d) Advertisement and publicity	146	152	378	257	169	92	360	335
e) Depreciation on bank's property	5428	5980	5093	4676	3487	3310	5258	4190
f) Directors' fees, allowances and expenses	15	17	16	8	18	16	23	17
g) Auditors' fees and expenses	366	460	435	510	273	230	596	849
h) Law charges	156	186	373	332	93	99	277	257
i) Postage, telegrams, telephones, etc.	605	698	542	976	202	186	449	199
j) Repairs and maintenance	248	370	1270	1551	324	457	616	670
k) Insurance	235	239	1519	3668	1172	1408	2376	2624
l) Other expenditure	9364	11181	9386	8285	(896)	1607	7721	8730
V. Provisions and contingencies	22114	22235	42905	42260	21573	16138	41517	38420
Total expenses @	124458	165515	207642	271819	100598	120325	197585	234368
VI. Profit (loss) during the year	21670	24920	30311	36655	6011	8745	25867	32629
Total (III+IV+V+VI)	168242	212670	280858	350734	128182	145208	264969	305417

Note : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.