

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS — 2005-06 AND 2006-07 (Contd.)**  
**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>376725</b>	<b>488387</b>	<b>267512</b>	<b>331533</b>	<b>704995</b>	<b>921264</b>	<b>702871</b>	<b>918032</b>
a) Interest/discount on advances/bills	219139	324829	176337	230340	377782	593736	457298	639753
b) Income on Investments	148843	153651	79060	89643	290637	276886	216129	246009
c) Interest on balances with RBI and other inter-Bank Funds	7040	8635	11585	10480	33093	46646	18629	32216
d) Others	1703	1272	530	1070	3483	3996	10815	54
<b>II. Other Income</b>	<b>48246</b>	<b>37640</b>	<b>39156</b>	<b>44689</b>	<b>112741</b>	<b>117324</b>	<b>118437</b>	<b>156295</b>
a) Commission, exchange and brokerage	22835	31326	16971	18156	36100	47285	51899	59671
b) Net Profit (loss) on sale of investments	13895	7438	7715	5571	30217	13616	11409	20493
c) Net Profit (loss) on revaluation of investments	-12423	-10555	-7283	-7558	-11434	-20855	—	—
d) Net Profit (loss) on sale of land and other Assets	1033	3	46	37	-30	1285	27	1595
e) Net profit (loss) on exchange transactions	5888	4571	2771	3227	17819	23928	18231	22408
f) Miscellaneous income	17018	4857	18936	25256	40069	52065	36871	52128
<b>Total (I+II)</b>	<b>424971</b>	<b>526027</b>	<b>306668</b>	<b>376222</b>	<b>817736</b>	<b>1038588</b>	<b>821308</b>	<b>1074327</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>218979</b>	<b>313311</b>	<b>150615</b>	<b>189778</b>	<b>387509</b>	<b>542655</b>	<b>439672</b>	<b>573986</b>
a) Interest on deposits	211554	301339	138862	181078	351721	498605	349824	460840
b) Interest on RBI/inter-bank borrowings	629	524	5721	4021	14213	15747	36194	54332
c) Others	6796	11448	6032	4679	21575	28303	53654	58814
<b>IV. Operating Expenses</b>	<b>103575</b>	<b>102722</b>	<b>85795</b>	<b>93320</b>	<b>238475</b>	<b>254429</b>	<b>211513</b>	<b>260843</b>
a) Payments to and provisions for employees	68110	62072	49289	54880	152379	164406	132813	161400
b) Rent, taxes and lighting	8529	11166	8190	9374	17262	18862	15126	16855
c) Printing and stationery	1473	1563	1119	1266	2079	1792	2960	3232
d) Advertisement and publicity	2276	2093	1131	1240	2564	2570	1375	4250
e) Depreciation on bank's property	3847	4755	6480	5573	11113	19428	9673	9673
f) Directors' fees, allowances and expenses	121	111	35	60	42	39	5	5
g) Auditors' fees and expenses	967	962	831	1011	2040	1981	1639	1818
h) Law charges	700	884	177	151	952	1168	1020	2242
i) Postage, telegrams, telephones, etc.	1453	1610	1540	1419	2199	2816	1295	1382
j) Repairs and maintenance	1671	1959	2934	3260	4215	5665	3073	3065
k) Insurance	4463	5188	3405	3772	8363	9871	7061	8612
l) Other expenditure	9965	10359	10664	11314	35267	25831	35473	48309
<b>V. Provisions and contingencies</b>	<b>31802</b>	<b>34977</b>	<b>21709</b>	<b>39334</b>	<b>109054</b>	<b>138854</b>	<b>99979</b>	<b>127182</b>
<b>Total expenses @</b>	<b>322554</b>	<b>416033</b>	<b>236410</b>	<b>283098</b>	<b>625984</b>	<b>797084</b>	<b>651185</b>	<b>834829</b>
<b>VI. Profit (loss) during the year</b>	<b>70615</b>	<b>75017</b>	<b>48549</b>	<b>53790</b>	<b>82698</b>	<b>102650</b>	<b>70144</b>	<b>112316</b>
<b>Total (III+IV+V+VI)</b>	<b>424971</b>	<b>526027</b>	<b>306668</b>	<b>376222</b>	<b>817736</b>	<b>1038588</b>	<b>821308</b>	<b>1074327</b>

**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.)**  
**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>247446</b>	<b>272204</b>	<b>871151</b>	<b>1136456</b>	<b>538559</b>	<b>623421</b>	<b>262647</b>	<b>343017</b>
a) Interest/discount on advances/bills	118354	170479	548849	750759	258979	366084	164905	236977
b) Income on Investments	122551	91462	285532	332401	256118	226499	85348	89932
c) Interest on balances with RBI and other inter-Bank Funds	5009	8776	24995	45600	18544	21424	6252	11388
d) Others	1532	1487	11775	7696	4918	9414	6142	4720
<b>II. Other Income</b>	<b>5223</b>	<b>26504</b>	<b>131557</b>	<b>145095</b>	<b>53081</b>	<b>47566</b>	<b>47357</b>	<b>56583</b>
a) Commission, exchange and brokerage	12761	16582	43081	47485	30282	35048	15685	18725
b) Net Profit (loss) on sale of investments	-3238	7400	11164	13410	18366	13622	13575	12642
c) Net Profit (loss) on revaluation of investments	-12720	-11347	-6195	-6085	-2043	-8617	-9790	-7403
d) Net Profit (loss) on sale of land and other Assets	-11	-14	39	49	-11	-29	-4	3
e) Net profit (loss) on exchange transactions	2866	1615	15478	17310	2609	4310	3294	4596
f) Miscellaneous income	5565	12268	67990	72926	3878	3232	24597	28020
<b>Total (I+II)</b>	<b>252669</b>	<b>298708</b>	<b>1002708</b>	<b>1281551</b>	<b>591640</b>	<b>670987</b>	<b>310004</b>	<b>399600</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>150290</b>	<b>162784</b>	<b>513001</b>	<b>733773</b>	<b>300551</b>	<b>375979</b>	<b>139966</b>	<b>205237</b>
a) Interest on deposits	138074	149871	482463	688807	287991	357081	128935	188152
b) Interest on RBI/inter-bank borrowings	928	335	5603	9350	1311	2377	5848	5653
c) Others	11288	12578	24935	35616	11249	16521	5183	11432
<b>IV. Operating Expenses</b>	<b>65871</b>	<b>74606</b>	<b>234712</b>	<b>256531</b>	<b>171623</b>	<b>168435</b>	<b>74676</b>	<b>80359</b>
a) Payments to and provisions for employees	42453	46404	151530	160929	127574	117542	36353	37831
b) Rent, taxes and lighting	5170	6012	20670	23290	10011	10900	7096	7976
c) Printing and stationery	927	1159	2850	3049	1625	1661	949	973
d) Advertisement and publicity	1179	855	2161	3928	779	601	1418	1078
e) Depreciation on bank's property	3784	5380	14503	14818	5090	6500	5627	5938
f) Directors' fees, allowances and expenses	53	48	51	53	53	45	63	53
g) Auditors' fees and expenses	996	1184	2057	2150	1388	1374	695	794
h) Law charges	242	281	565	793	952	925	97	147
i) Postage, telegrams, telephones, etc.	1139	1217	2338	2427	588	1077	2407	2621
j) Repairs and maintenance	1670	1590	4551	5213	2516	3385	1650	1699
k) Insurance	2972	3025	9769	11559	5729	6438	2979	3646
l) Other expenditure	5286	7451	23667	28322	15318	17987	15342	17603
<b>V. Provisions and contingencies</b>	<b>31428</b>	<b>34136</b>	<b>120672</b>	<b>149166</b>	<b>93725</b>	<b>76771</b>	<b>50916</b>	<b>60390</b>
<b>Total expenses @</b>	<b>216161</b>	<b>237390</b>	<b>747713</b>	<b>990304</b>	<b>472174</b>	<b>544414</b>	<b>214642</b>	<b>285596</b>
<b>VI. Profit (loss) during the year</b>	<b>5080</b>	<b>27182</b>	<b>134323</b>	<b>142081</b>	<b>25741</b>	<b>49802</b>	<b>44446</b>	<b>53614</b>
<b>Total (III+IV+V+VI)</b>	<b>252669</b>	<b>298708</b>	<b>1002708</b>	<b>1281551</b>	<b>591640</b>	<b>670987</b>	<b>310004</b>	<b>399600</b>

**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.)**  
**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Dena Bank		IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>176013</b>	<b>211852</b>	<b>538072</b>	<b>634542</b>	<b>336451</b>	<b>428465</b>	<b>440628</b>	<b>583207</b>
a) Interest/discount on advances/bills	98485	139180	440707	524191	177776	255083	262911	390100
b) Income on Investments	71409	66509	84537	99845	152649	164004	167326	170330
c) Interest on balances with RBI and other inter-Bank Funds	3687	3988	12066	7632	5800	9358	10391	16294
d) Others	2432	2175	762	2874	226	20	—	6483
<b>II. Other Income</b>	<b>43903</b>	<b>39151</b>	<b>128046</b>	<b>102717</b>	<b>46324</b>	<b>73322</b>	<b>54113</b>	<b>38705</b>
a) Commission, exchange and brokerage	8744	12520	27197	26584	11802	14819	31502	38822
b) Net Profit (loss) on sale of investments	12533	3945	70340	33370	7592	4931	23368	23737
c) Net Profit (loss) on revaluation of investments	-1996	-3072	—	-1956	-6824	-8985	-18708	-47571
d) Net Profit (loss) on sale of land and other Assets	5632	6	635	17862	-128	-99	4352	239
e) Net profit (loss) on exchange transactions	2526	3076	5902	4573	6806	7577	6575	8564
f) Miscellaneous income	16464	22676	23972	22284	27076	55079	7024	14914
<b>Total (I+II)</b>	<b>219916</b>	<b>251003</b>	<b>666118</b>	<b>737259</b>	<b>382775</b>	<b>501787</b>	<b>494741</b>	<b>621912</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>103745</b>	<b>126316</b>	<b>500082</b>	<b>568748</b>	<b>185434</b>	<b>241262</b>	<b>233910</b>	<b>327128</b>
a) Interest on deposits	97338	118967	91281	199334	173032	221878	218565	289645
b) Interest on RBI/inter-bank borrowings	1728	620	18272	13752	7270	6107	5068	13549
c) Others	4679	6729	390529	355662	5132	13277	10277	23934
<b>IV. Operating Expenses</b>	<b>56134</b>	<b>61151</b>	<b>85951</b>	<b>77847</b>	<b>107975</b>	<b>124664</b>	<b>126157</b>	<b>138780</b>
a) Payments to and provisions for employees	35425	38408	31851	28290	77353	87867	89357	93107
b) Rent, taxes and lighting	4556	4857	6103	7237	6887	7854	10501	13576
c) Printing and stationery	845	952	1599	1544	1426	1575	1043	1131
d) Advertisement and publicity	1277	1105	1695	1101	549	1674	886	1357
e) Depreciation on bank's property	3241	3178	14355	12200	5134	6421	5534	6112
f) Directors' fees, allowances and expenses	61	55	29	33	19	36	28	84
g) Auditors' fees and expenses	537	521	97	96	822	912	984	1415
h) Law charges	240	362	465	236	406	219	754	960
i) Postage, telegrams, telephones, etc.	945	1593	2832	3046	572	503	125	542
j) Repairs and maintenance	1730	1796	2690	3491	2591	2431	604	630
k) Insurance	2498	2865	1691	3194	3670	4416	4910	5831
l) Other expenditure	4779	5459	22544	17379	8546	10756	11431	14035
<b>V. Provisions and contingencies</b>	<b>52738</b>	<b>43381</b>	<b>23997</b>	<b>27634</b>	<b>38917</b>	<b>59883</b>	<b>56339</b>	<b>55160</b>
<b>Total expenses @</b>	<b>159879</b>	<b>187467</b>	<b>586033</b>	<b>646595</b>	<b>293409</b>	<b>365926</b>	<b>360067</b>	<b>465908</b>
<b>VI. Profit (loss) during the year</b>	<b>7299</b>	<b>20155</b>	<b>56088</b>	<b>63030</b>	<b>50449</b>	<b>75978</b>	<b>78335</b>	<b>100844</b>
<b>Total (III+IV+V+VI)</b>	<b>219916</b>	<b>251003</b>	<b>666118</b>	<b>737259</b>	<b>382775</b>	<b>501787</b>	<b>494741</b>	<b>621912</b>

**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.)**  
**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>411892</b>	<b>516490</b>	<b>129955</b>	<b>172688</b>	<b>958416</b>	<b>1153747</b>	<b>405042</b>	<b>604007</b>
a) Interest/discount on advances/bills	236335	329933	66283	102822	534146	764392	273229	417992
b) Income on Investments	161476	159854	58707	57137	403034	358958	122610	170530
c) Interest on balances with RBI and other inter-Bank Funds	11477	23270	4764	11844	17639	25644	8299	15205
d) Others	2604	3433	201	885	3597	4753	904	280
<b>II. Other Income</b>	<b>55277</b>	<b>60324</b>	<b>12002</b>	<b>22849</b>	<b>127350</b>	<b>104228</b>	<b>56197</b>	<b>61847</b>
a) Commission, exchange and brokerage	20432	30323	4406	4933	75263	97001	18045	21323
b) Net Profit (loss) on sale of investments	18851	11105	2662	1735	45800	-1389	13345	14069
c) Net Profit (loss) on revaluation of investments	1671	-831	-3098	-3520	-24707	-30134	-2961	-3262
d) Net Profit (loss) on sale of land and other Assets	1	4386	—	472	266	75	-32	-53
e) Net profit (loss) on exchange transactions	7486	6187	2104	2349	12210	17672	4341	4526
f) Miscellaneous income	6836	9154	5928	16880	18518	21003	23459	25244
<b>Total (I+II)</b>	<b>467169</b>	<b>576814</b>	<b>141957</b>	<b>195537</b>	<b>1085766</b>	<b>1257975</b>	<b>461239</b>	<b>665854</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>251385</b>	<b>347357</b>	<b>66899</b>	<b>95987</b>	<b>491739</b>	<b>602291</b>	<b>216955</b>	<b>389002</b>
a) Interest on deposits	241161	329717	63597	90404	461179	561747	205459	363900
b) Interest on RBI/inter-bank borrowings	4009	2507	216	2424	6441	6241	665	508
c) Others	6215	15133	3086	3159	24119	34303	10831	24594
<b>IV. Operating Expenses</b>	<b>96584</b>	<b>99791</b>	<b>48300</b>	<b>52307</b>	<b>302314</b>	<b>332623</b>	<b>143482</b>	<b>138598</b>
a) Payments to and provisions for employees	50046	52086	36163	37710	211497	235245	103722	89447
b) Rent, taxes and lighting	11098	11869	2848	3069	15432	17338	7500	8738
c) Printing and stationery	1245	1477	545	600	3870	3951	1046	1304
d) Advertisement and publicity	910	1165	35	34	2015	1803	1309	1773
e) Depreciation on bank's property	7552	7182	1611	3705	18665	19480	4543	8340
f) Directors' fees, allowances and expenses	29	30	4	7	73	82	42	46
g) Auditors' fees and expenses	893	931	485	322	2066	2242	1275	1416
h) Law charges	519	938	445	387	923	1067	329	343
i) Postage, telegrams, telephones, etc.	3119	2178	573	536	5570	5151	1550	1890
j) Repairs and maintenance	1666	1609	715	771	3907	4086	4128	4535
k) Insurance	5377	6271	1459	1642	11666	12781	4418	5784
l) Other expenditure	14130	14055	3417	3524	26630	29397	13620	14982
<b>V. Provisions and contingencies</b>	<b>63481</b>	<b>71588</b>	<b>15927</b>	<b>25391</b>	<b>147780</b>	<b>169056</b>	<b>47153</b>	<b>66650</b>
<b>Total expenses @</b>	<b>347969</b>	<b>447148</b>	<b>115199</b>	<b>148294</b>	<b>794053</b>	<b>934914</b>	<b>360437</b>	<b>527600</b>
<b>VI. Profit (loss) during the year</b>	<b>55719</b>	<b>58078</b>	<b>10831</b>	<b>21852</b>	<b>143933</b>	<b>154005</b>	<b>53649</b>	<b>71604</b>
<b>Total (III+IV+V+VI)</b>	<b>467169</b>	<b>576814</b>	<b>141957</b>	<b>195537</b>	<b>1085766</b>	<b>1257975</b>	<b>461239</b>	<b>665854</b>

**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.)**  
**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2006	2007	2006	2007	2006	2007	2006	2007
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>435459</b>	<b>531785</b>	<b>586371</b>	<b>738218</b>	<b>236003</b>	<b>285274</b>	<b>231180</b>	<b>282311</b>
a) Interest/discount on advances/bills	263110	353970	375980	507178	115346	165410	134241	176371
b) Income on Investments	155717	157845	195415	211332	116505	113759	93174	94236
c) Interest on balances with RBI and other inter-Bank Funds	12484	16270	9245	12620	2525	4111	2132	5063
d) Others	4148	3700	5731	7088	1627	1994	1633	6641
<b>II. Other Income</b>	<b>37405</b>	<b>44266</b>	<b>49450</b>	<b>68653</b>	<b>43695</b>	<b>32005</b>	<b>28379</b>	<b>27478</b>
a) Commission, exchange and brokerage	16986	19806	21779	27366	9918	11572	6077	6647
b) Net Profit (loss) on sale of investments	8339	5400	9539	10853	19180	4181	14844	7471
c) Net Profit (loss) on revaluation of investments	-8967	-10778	-13061	-15526	-2000	-4124	-8521	-6191
d) Net Profit (loss) on sale of land and other Assets	251	4508	91	-39	-1	103	-5	-8
e) Net profit (loss) on exchange transactions	3168	3336	14978	19838	620	1295	2353	3116
f) Miscellaneous income	17628	21994	16124	26161	15978	18978	13631	16443
<b>Total (I+II)</b>	<b>472864</b>	<b>576051</b>	<b>635821</b>	<b>806871</b>	<b>279698</b>	<b>317279</b>	<b>259559</b>	<b>309789</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>278883</b>	<b>362317</b>	<b>348941</b>	<b>459196</b>	<b>133952</b>	<b>167520</b>	<b>133902</b>	<b>175117</b>
a) Interest on deposits	260565	321061	315604	404016	128946	160349	126173	167608
b) Interest on RBI/inter-bank borrowings	4051	7288	11816	27904	652	743	71	34
c) Others	14267	33968	21521	27276	4354	6428	7658	7475
<b>IV. Operating Expenses</b>	<b>117738</b>	<b>119259</b>	<b>140240</b>	<b>147591</b>	<b>81363</b>	<b>77848</b>	<b>62355</b>	<b>65071</b>
a) Payments to and provisions for employees	87994	83313	86679	87368	62836	55752	37884	39214
b) Rent, taxes and lighting	5331	6289	9288	10905	3457	3840	5024	5714
c) Printing and stationery	1589	1610	2009	2339	1403	1551	622	620
d) Advertisement and publicity	843	1266	2034	1955	502	811	391	779
e) Depreciation on bank's property	4303	6056	8613	8637	2234	2794	3995	4013
f) Directors' fees, allowances and expenses	48	52	49	57	50	52	25	33
g) Auditors' fees and expenses	1212	1202	1194	1274	402	701	688	781
h) Law charges	389	529	538	594	127	151	80	81
i) Postage, telegrams, telephones, etc.	808	1252	1902	1494	708	1052	864	679
j) Repairs and maintenance	484	549	2906	3022	674	602	156	215
k) Insurance	4557	5025	7880	8926	2585	2924	2954	3157
l) Other expenditure	10180	12116	17148	21020	6385	7618	9672	9785
<b>V. Provisions and contingencies</b>	<b>56578</b>	<b>62866</b>	<b>79117</b>	<b>115544</b>	<b>43929</b>	<b>45182</b>	<b>50613</b>	<b>36468</b>
<b>Total expenses @</b>	<b>396621</b>	<b>481576</b>	<b>489181</b>	<b>606787</b>	<b>215315</b>	<b>245368</b>	<b>196257</b>	<b>240188</b>
<b>VI. Profit (loss) during the year</b>	<b>19665</b>	<b>31609</b>	<b>67523</b>	<b>84540</b>	<b>20454</b>	<b>26729</b>	<b>12689</b>	<b>33133</b>
<b>Total (III+IV+V+VI)</b>	<b>472864</b>	<b>576051</b>	<b>635821</b>	<b>806871</b>	<b>279698</b>	<b>317279</b>	<b>259559</b>	<b>309789</b>

**Note** : @ Excluding 'Provisions and Contingencies'.

**Source** : Annual accounts of banks of respective years.