

**Table 5 : Bank Group-Wise Income and Expenditure of Scheduled Commercial Banks in India - 1997-98**

(Amount in Rs. lakh)

Items	For the year ended 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Number of reporting banks</b>	<b>8</b>	<b>8</b>	<b>19</b>	<b>19</b>	<b>34</b>	<b>34</b>	<b>33</b>	<b>42</b>	<b>191</b>	<b>196</b>	<b>285</b>	<b>299</b>
<b>I. Interest earned</b>	<b>1992303</b>	<b>2120884</b>	<b>3398785</b>	<b>3785799</b>	<b>622590</b>	<b>788214</b>	<b>611472</b>	<b>678311</b>	<b>198983</b>	<b>261284</b>	<b>6824133</b>	<b>7634492</b>
a) Interest/discount on advances/bills	1120189	1080976	1853650	1879878	417332	463409	417301	426067	70234	96176	3878706	3946506
b) Income on Investments	714570	844341	1339016	1669400	176578	284630	152430	198301	68063	89533	2450657	3086205
c) Interest on balances with RBI and other inter-bank funds	92367	80270	178237	196884	25102	35846	30471	44457	54861	68070	381038	425527
d) Others	65177	115297	27882	39637	3578	4329	11270	9486	5825	7505	113732	176254
<b>II. Other income</b>	<b>335380</b>	<b>366226</b>	<b>400639</b>	<b>497294</b>	<b>95160</b>	<b>156683</b>	<b>138432</b>	<b>191424</b>	<b>10192</b>	<b>14348</b>	<b>979803</b>	<b>1225975</b>
a) Commission, exchange and brokerage	235264	264751	219558	232344	43729	51938	83653	102186	4136	4877	586340	656096
b) Net Profit (loss) on sale of investments	3584	17418	19350	80573	9417	56374	9599	32508	32	--	41982	186873
i) Profit on sale of investments	3818	17741	22913	83244	10456	56643	9957	32821	32	--	47176	190449
ii) Loss on sale of investments	234	323	3563	2671	1039	269	358	313	--	--	5194	3576
c) Net Profit (loss) on sale of land, building & other assets	62	133	439	3512	88	(44)	(116)	(90)	18	--	491	3511
i) Profit on sale of land, building & other assets	68	137	456	3567	112	43	41	56	20	--	697	3803
ii) Loss on sale of land, building & other assets	6	4	17	55	24	87	157	146	2	--	206	292
d) Net Profit (loss) on exchange transaction	84134	65076	73421	90886	14253	20266	42624	52821	--	--	214432	229049
i) Profit on exchange transaction	84134	65076	74563	93210	14673	20266	94947	120481	--	--	268317	299033
ii) Loss on exchange transaction	--	--	1142	2324	420	--	52323	67660	--	--	53885	69984
e) Miscellaneous income	12336	18848	87871	89979	27673	28149	2672	3999	6006	9471	136558	150446
<b>Total (I+II)</b>	<b>2327683</b>	<b>2487110</b>	<b>3799424</b>	<b>4283093</b>	<b>717750</b>	<b>944897</b>	<b>749904</b>	<b>869735</b>	<b>209175</b>	<b>275632</b>	<b>7803936</b>	<b>8860467</b>
<b>III. Interest expended</b>	<b>1281944</b>	<b>1390414</b>	<b>2351915</b>	<b>2626049</b>	<b>451754</b>	<b>590473</b>	<b>386644</b>	<b>422227</b>	<b>142163</b>	<b>176656</b>	<b>4614420</b>	<b>5205819</b>
a) Interest on deposits	1136342	1284132	2206289	2508473	413642	551083	313954	333536	120905	152194	4191132	4829418
b) Interest on RBI/inter-bank borrowings	51874	52782	51782	45006	17082	19129	51194	71607	15676	19825	187608	208349
c) Others	93728	53500	93844	72570	21030	20261	21496	17084	5582	4637	235680	168052
<b>IV. Operating expenses</b>	<b>599958</b>	<b>623462</b>	<b>1003514</b>	<b>1103925</b>	<b>138090</b>	<b>172774</b>	<b>166345</b>	<b>193120</b>	<b>78066</b>	<b>84311</b>	<b>1985973</b>	<b>2177592</b>
a) Payments to and provisions for employees	435309	467532	727844	795297	71937	84952	58761	61829	65645	73441	1359496	1483051
b) Rent, taxes and lighting	39642	44964	68463	78575	12249	18041	14397	19236	1640	1933	136391	162749
c) Printing and stationery	9848	11238	17794	18143	3052	4084	5043	5043	1007	1072	36744	39580
d) Advertisement and publicity	1496	1938	3409	4587	2647	3656	10195	10498	18	19	17765	20698
e) Depreciation on bank's property	13384	20904	32710	39209	18875	23068	12536	15838	637	610	78142	99629

f) Directors' fees, allowances and expenses	118	116	273	328	216	258	100	104	6	7	713	813
g) Auditors' fees and expenses	2062	2495	4560	6182	344	434	166	199	165	167	7297	9477
h) Law charges	1929	1654	6655	5752	524	1277	1707	2547	57	89	10872	11319
i) Postage, telegrams, telephones, etc.	7792	8817	11777	13257	3751	5278	10304	12579	447	607	34071	40538
j) Repairs and maintenance	4899	5475	11536	13308	2659	4032	7660	10275	175	192	26929	33282
k) Insurance	29318	7306	26666	24486	2460	3340	2771	2975	1904	1505	63119	39612
l) Other expenditure	54161	51023	91827	104801	19376	24354	42705	51997	6365	4669	214434	236844
<b>V. Provisions and contingencies</b>	<b>278792</b>	<b>232086</b>	<b>299476</b>	<b>296391</b>	<b>63040</b>	<b>97459</b>	<b>119897</b>	<b>191395</b>	<b>65572</b>	<b>7538</b>	<b>826777</b>	<b>824869</b>
<b>Total expenses</b>	<b>2160694</b>	<b>2245962</b>	<b>3654905</b>	<b>4026365</b>	<b>652884</b>	<b>860706</b>	<b>672886</b>	<b>806742</b>	<b>285801</b>	<b>268505</b>	<b>7427170</b>	<b>8208280</b>
<b>VI. Profit (loss)</b>	<b>166989</b>	<b>241148</b>	<b>144519</b>	<b>256728</b>	<b>64866</b>	<b>84191</b>	<b>77018</b>	<b>62993</b>	<b>(76626)</b>	<b>7127</b>	<b>376766</b>	<b>652187</b>

**Note** : Figures in bracket indicate loss.

-- : Nil or negligible.

*Source* : Annual accounts of banks.