

Table 50 : Earnings and Expenses of Scheduled Commercial Banks - 1997-98 (Part 1 of 7)

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	1495066	1587889	73654	85083	95548	103455	37822	40732
a) Interest/discount on advances/bills	813747	782912	41728	45702	59995	56790	23672	23418
b) Income on Investments	552151	639162	25226	33124	29914	42126	12361	15752
c) Interest on balances with RBI and other inter-bank funds	72180	63155	4569	2436	3678	3458	1597	1328
d) Others	56988	102660	2131	3821	1961	1081	192	233
II. Other income	264307	282017	12822	16265	14624	17029	5260	7259
a) Commission, exchange and brokerage	180485	203777	10834	12378	10716	12656	4756	5133
b) Net Profit on sale of investments	2586	11557	-72	1193	86	646	7	1084
c) Net Profit on sale of land, building & other assets	35	107	-6	2	6	11	4	4
d) Net Profit on exchange transaction	69910	50550	2066	2692	3815	3717	492	615
e) Miscellaneous income	11291	16026	-	-	-	-	-	423
Total (I+II)	1759373	1869906	86476	101348	110172	120485	43082	47991
Expenditure & Provisions								
III. Interest expended	959143	1047321	46580	53690	60739	65072	22933	24923
a) Interest on deposits	830082	958624	43629	50592	57427	61040	21955	24002
b) Interest on RBI/inter-bank borrowings	48163	48124	49	251	1028	1311	57	26
c) Others	80898	40572	2902	2847	2284	2721	920	895
IV. Operating expenses	460467	472089	24204	28067	26498	26787	12402	13970
a) Payments to and provisions for employees	332293	355775	18527	21460	17912	19610	8534	9543
b) Rent, taxes and lighting	30308	34482	1673	1727	1773	2132	896	984
c) Printing and stationery	7546	8458	426	476	587	747	174	205
d) Advertisement and publicity	1172	1502	62	129	82	106	19	20
e) Depreciation on Bank's property	9733	16407	489	606	751	1091	288	330
f) Directors' fees, allowances and expenses	62	67	5	8	12	10	4	7
g) Auditors' fees and expenses	1384	1676	109	141	126	158	55	77
h) Law charges	1625	1168	47	54	74	82	34	39
i) Postage, telegrams, telephones, etc.	5453	6197	475	588	402	450	273	315
j) Repairs and maintenance	3738	4127	149	176	229	257	97	111
k) Insurance	26558	6015	276	333	1731	-66	136	149
l) Other expenditure	40594	36215	1966	2370	2817	2211	1888	2192
V. Provisions and contingencies	204838	164376	11645	10544	17690	18914	6041	6325
Total expenses*	1419610	1519410	70784	81757	87237	91859	35334	38894
VI. Profit	134925	186120	4048	9048	5245	9712	1706	2771
Total (III+IV+V+VI)	1759373	1869906	86476	101348	110172	120485	43082	47991

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1997	1998	1997	1998	1997	1998	1997	1998
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	59979	61256	90761	94010	48601	50284	90873	98176
a) Interest/discount on advances/bills	38209	36206	53647	51998	29210	28614	59979	55336
b) Income on Investments	19459	22935	31587	34625	16941	19463	26931	37154
c) Interest on balances with RBI and other inter-bank funds	1813	1374	4728	4972	1728	1695	2075	1851

d) Others	497	741	799	2415	722	511	1887	3834
II. Other income	8725	9653	9214	9799	8009	9328	12419	14875
a) Commission, exchange and brokerage	6387	6910	7401	8265	5910	6329	8775	9303
b) Net Profit on sale of investments	498	347	-3	-150	414	1319	67	1422
c) Net Profit on sale of land, building & other assets	5	2	10	2	2	3	5	2
d) Net Profit on exchange transaction	1468	1274	1803	1524	1332	1287	3247	3419
e) Miscellaneous income	368	1120	3	158	350	390	324	730
Total (I+II)	68704	70909	99975	103809	56610	59611	103291	113051
Expenditure & Provisions								
III. Interest expended	36985	38127	58641	58552	30792	31373	66132	71357
a) Interest on deposits	36009	36216	57711	57866	29104	29881	60426	65911
b) Interest on RBI/inter-bank borrowings	155	226	539	504	62	187	1820	2153
c) Others	822	1685	391	182	1626	1305	3886	3293
IV. Operating expenses	18724	20116	21701	24436	13862	16294	22102	21702
a) Payments to and provisions for employees	14229	15447	16472	18074	10634	12470	16707	15154
b) Rent, taxes and lighting	1228	1330	1444	1653	944	1063	1376	1593
c) Printing and stationery	250	301	316	348	223	236	326	466
d) Advertisement and publicity	26	23	59	66	25	33	51	60
e) Depreciation on Bank's property	470	598	574	676	363	399	716	797
f) Directors' fees, allowances and expenses	7	6	8	7	5	6	13	5
g) Auditors' fees and expenses	129	102	102	130	67	89	89	123
h) Law charges	24	30	58	55	49	216	18	10
i) Postage, telegrams, telephones, etc.	171	154	447	483	203	271	366	359
j) Repairs and maintenance	208	133	170	216	151	224	157	231
k) Insurance	16	15	17	345	161	168	422	347
l) Other expenditure	1965	1977	2033	2385	1037	1119	1860	2556
V. Provisions and contingencies	8971	7613	13731	6520	4843	4131	11033	13662
Total expenses*	55709	58243	80342	82988	44654	47667	88234	93059
VI. Profit	4024	5054	5903	14301	7113	7813	4025	6330
Total (III+IV+V+VI)	68704	70909	99975	103809	56610	59611	103291	113051

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	127822	140453	78725	91608	376175	417091	351339	393580
a) Interest/discount on advances/bills	68609	67092	38335	40714	223651	223486	223389	246108
b) Income on Investments	51465	66431	34572	44558	114912	151010	109606	126367
c) Interest on balances with RBI and other inter-bank funds	5771	6621	5793	6308	32413	40793	14129	17422
d) Others	1977	309	25	28	5199	1802	4215	3683
II. Other income	18096	22035	9838	11642	45864	54329	49016	57995
a) Commission, exchange and brokerage	12435	13376	5168	6011	24423	23540	25477	27160
b) Net Profit on sale of investments	395	2207	17	200	1396	6903	1062	5599
c) Net Profit on sale of land, building & other assets	-	12	15	21	68	32	1	3153
d) Net Profit on exchange transaction	2909	2735	1185	1326	8545	13594	7372	10979
e) Miscellaneous income	2358	3706	3453	4083	11433	10260	15104	11104
Total (I+II)	145918	162489	88562	103250	422039	471420	400356	451575
Expenditure & Provisions								
III. Interest expended	87670	97651	54108	60532	255181	283752	237325	265111
a) Interest on deposits	85172	95902	51905	57523	237424	267565	223057	246870
b) Interest on RBI/inter-bank borrowings	137	2	2187	3006	2083	4374	14085	18231
c) Others	2361	1747	16	3	15673	11813	183	10
IV. Operating expenses	39822	42089	25699	27193	89215	107063	105081	116746

a) Payments to and provisions for employees	26377	27290	18618	19832	60595	73856	71426	77045
b) Rent, taxes and lighting	3992	3626	1250	1305	7674	8501	7657	10464
c) Printing and stationery	583	696	454	511	1968	2022	1698	1991
d) Advertisement and publicity	112	171	57	96	321	576	411	584
e) Depreciation on Bank's property	990	1153	741	871	3197	3547	4759	6651
f) Directors' fees, allowances and expenses	0	0	7	15	30	32	7	10
g) Auditors' fees and expenses	119	158	109	161	599	671	484	699
h) Law charges	220	326	62	103	1125	1130	2764	1477
i) Postage, telegrams, telephones, etc.	680	903	322	384	1193	1164	771	896
j) Repairs and maintenance	400	551	444	532	1791	2022	1358	1621
k) Insurance	2784	3096	1072	391	2044	1905	1528	1691
l) Other expenditure	3564	4119	2564	2991	8679	11637	12219	13616
V. Provisions and contingencies	11996	9828	5185	8001	49990	34732	21948	33267
Total expenses*	127492	139740	79807	87724	344396	390816	342406	381856
VI. Profit	6430	12921	3570	7525	27653	45873	36002	36451
Total (III+IV+V+VI)	145918	162489	88562	103250	422039	471420	400356	451575

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	85786	99101	341380	382303	253092	284226	82811	102753
a) Interest/discount on advances/bills	40379	43882	197175	201482	128886	124700	40217	42734
b) Income on Investments	41774	51351	122014	152561	108884	148116	36554	52219
c) Interest on balances with RBI and other inter-bank funds	3478	3577	21498	25839	11401	9258	3978	4814
d) Others	155	290	692	2420	3922	2152	2061	2987
II. Other income	7997	9308	45502	60771	30486	34212	11161	14410
a) Commission, exchange and brokerage	6345	6786	24629	25388	19902	20445	7329	9524
b) Net Profit on sale of investments	61	683	2245	10025	5494	7638	202	64
c) Net Profit on sale of land, building & other assets	8	9	49	36	30	16	7	10
d) Net Profit on exchange transaction	1410	1604	8092	9146	3516	4425	1328	2222
e) Miscellaneous income	172	226	10487	16177	1544	1688	2296	2590
Total (I+II)	93783	108409	386882	443074	283578	318438	93972	117163
Expenditure & Provisions								
III. Interest expended	53580	61822	227788	274811	169515	189210	51114	63917
a) Interest on deposits	50933	59578	214847	260381	167076	187177	49291	62294
b) Interest on RBI/inter-bank borrowings	635	365	5370	1999	763	314	230	304
c) Others	2013	1879	7571	12431	1676	1719	1593	1319
IV. Operating expenses	29865	34176	93673	101011	84104	93156	18263	22962
a) Payments to and provisions for employees	23757	26577	64086	69110	64755	71342	11447	12885
b) Rent, taxes and lighting	1721	2041	8667	9897	4148	4954	1382	1738
c) Printing and stationery	429	476	2474	1885	1329	1172	457	528
d) Advertisement and publicity	72	86	685	247	137	233	312	524
e) Depreciation on Bank's property	873	1061	4486	5095	1592	1969	1182	1486
f) Directors' fees, allowances and expenses	14	15	18	24	11	13	14	16
g) Auditors' fees and expenses	130	184	425	533	295	410	129	150
h) Law charges	65	65	118	77	671	512	24	28
i) Postage, telegrams, telephones, etc.	310	368	1297	1425	353	530	648	813
j) Repairs and maintenance	255	306	1474	1447	645	753	361	533
k) Insurance	825	1187	1389	1733	1043	1368	350	342
l) Other expenditure	1415	1809	8554	9539	9126	9901	1957	3920
V. Provisions and contingencies	5611	6781	50680	46950	14876	18582	12082	13598
Total expenses*	83446	95999	321461	375822	253619	282367	69377	86879
VI. Profit	4726	5629	14740	20302	15083	17489	12513	16687
Total (III+IV+V+VI)	93783	108409	386882	443074	283578	318438	93972	117163

Note : *Excluding 'Provisions and Contingencies'.
- : Nil or negligible.
Source : Annual accounts of banks.