

## Table 50 : Earnings and Expenses of Scheduled Commercial Banks - 1997-98 (Part 2 of 7)

### NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	1997	1998	1997	1998	1997	1998	1997	1998
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>101444</b>	<b>121642</b>	<b>156316</b>	<b>146421</b>	<b>185943</b>	<b>198449</b>	<b>125054</b>	<b>145804</b>
a) Interest/discount on advances/bills	57961	67753	93488	82425	99802	98219	70762	73896
b) Income on Investments	40633	51185	57637	60111	69643	82296	49355	66854
c) Interest on balances with RBI and other inter-bank funds	2701	2365	5191	3885	14532	17443	3650	4318
d) Others	149	340	-	-	1965	491	1287	737
<b>II. Other income</b>	<b>11015</b>	<b>18414</b>	<b>21710</b>	<b>20206</b>	<b>19165</b>	<b>20699</b>	<b>10438</b>	<b>13845</b>
a) Commission, exchange and brokerage	5899	7105	6847	6840	11183	11447	6634	7201
b) Net Profit on sale of investments	683	6032	1671	1498	1030	1686	223	1457
c) Net Profit on sale of land, building & other assets	7	9	20	23	103	46	4	9
d) Net Profit on exchange transaction	1800	1916	7300	6506	4615	3963	2853	3256
e) Miscellaneous income	2625	3353	5871	5339	2235	3557	724	1922
<b>Total (I+II)</b>	<b>112459</b>	<b>140056</b>	<b>178026</b>	<b>166627</b>	<b>205108</b>	<b>219148</b>	<b>135493</b>	<b>159649</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>64005</b>	<b>78987</b>	<b>144203</b>	<b>135286</b>	<b>143212</b>	<b>149003</b>	<b>80087</b>	<b>95855</b>
a) Interest on deposits	57881	73479	105219	117295	123747	144427	78168	93850
b) Interest on RBI/inter-bank borrowings	1457	349	11124	5707	5938	4267	734	1056
c) Others	4667	5158	27859	12283	13527	309	1185	949
<b>IV. Operating expenses</b>	<b>29050</b>	<b>33708</b>	<b>47659</b>	<b>52292</b>	<b>48951</b>	<b>54710</b>	<b>25337</b>	<b>30056</b>
a) Payments to and provisions for employees	21165	24476	35184	39132	36840	40807	15431	18497
b) Rent, taxes and lighting	1883	2157	3490	3899	3798	4314	3147	3608
c) Printing and stationery	555	751	807	779	682	713	532	640
d) Advertisement and publicity	133	336	89	73	139	225	49	148
e) Depreciation on Bank's property	769	1046	1654	1730	1434	1837	1231	1725
f) Directors' fees, allowances and expenses	16	16	11	11	20	17	17	24
g) Auditors' fees and expenses	171	173	269	279	208	289	128	185
h) Law charges	86	76	48	118	130	115	274	334
i) Postage, telegrams, telephones, etc.	372	440	384	349	591	437	529	640
j) Repairs and maintenance	506	709	971	1044	162	177	323	329
k) Insurance	1282	641	799	842	1019	1008	672	559
l) Other expenditure	2113	2887	3954	4036	3927	4771	3001	3365
<b>V. Provisions and contingencies</b>	<b>12113</b>	<b>16857</b>	<b>25073</b>	<b>9200</b>	<b>2493</b>	<b>4128</b>	<b>12045</b>	<b>12738</b>
<b>Total expenses*</b>	<b>93055</b>	<b>112695</b>	<b>191862</b>	<b>187577</b>	<b>192163</b>	<b>203713</b>	<b>105423</b>	<b>125911</b>
<b>VI. Profit</b>	<b>7291</b>	<b>10504</b>	<b>-38909</b>	<b>-30150</b>	<b>10451</b>	<b>11306</b>	<b>18025</b>	<b>21000</b>
<b>Total (III+IV+V+VI)</b>	<b>112459</b>	<b>140056</b>	<b>178026</b>	<b>166627</b>	<b>205108</b>	<b>219148</b>	<b>135493</b>	<b>159649</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Punjab National Bank		Punjab & Sind Bank		Syndicate Bank		Union Bank of India	
	1997	1998	1997	1998	1997	1998	1997	1998
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>365400</b>	<b>399224</b>	<b>73213</b>	<b>84425</b>	<b>159791</b>	<b>169323</b>	<b>230224</b>	<b>250403</b>
a) Interest/discount on advances/bills	195412	196110	40947	40432	71659	74791	129462	125917
b) Income on Investments	152540	182058	29308	39257	80198	88478	89290	107758
c) Interest on balances with RBI and other inter-bank funds	16884	16442	2796	3582	5979	4962	9839	13649

d) Others	563	4615	162	1154	1955	1093	1632	3078
<b>II. Other income</b>	<b>46879</b>	<b>63658</b>	<b>9157</b>	<b>11533</b>	<b>15659</b>	<b>22022</b>	<b>19879</b>	<b>20767</b>
a) Commission, exchange and brokerage	24837	28023	3563	3818	8028	7490	10092	9859
b) Net Profit on sale of investments	3453	23729	590	2845	40	3572	-187	155
c) Net Profit on sale of land, building & other assets	65	72	13	8	23	28	9	15
d) Net Profit on exchange transaction	7307	6156	2681	2621	3478	6121	5516	6775
e) Miscellaneous income	11243	5679	2310	2242	4090	5046	4449	3962
<b>Total (I+II)</b>	<b>412279</b>	<b>462882</b>	<b>82370</b>	<b>95959</b>	<b>175450</b>	<b>191345</b>	<b>250103</b>	<b>271169</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>243870</b>	<b>269908</b>	<b>53456</b>	<b>60662</b>	<b>104290</b>	<b>113722</b>	<b>153899</b>	<b>168749</b>
a) Interest on deposits	234256	253991	50990	58953	101681	111813	151788	167431
b) Interest on RBI/inter-bank borrowings	585	351	1481	115	242	470	1806	1163
c) Others	9029	15565	984	1594	2367	1439	305	155
<b>IV. Operating expenses</b>	<b>106442</b>	<b>112863</b>	<b>23250</b>	<b>25289</b>	<b>61296</b>	<b>64084</b>	<b>62072</b>	<b>67468</b>
a) Payments to and provisions for employees	81102	87144	16614	18094	48312	50346	41656	43555
b) Rent, taxes and lighting	4734	5529	1419	1579	3384	3903	3496	3973
c) Printing and stationery	1838	1977	455	370	564	558	1462	1425
d) Advertisement and publicity	159	304	99	112	49	83	444	630
e) Depreciation on Bank's property	2881	3475	917	986	867	930	2841	3286
f) Directors' fees, allowances and expenses	16	18	8	6	10	16	24	29
g) Auditors' fees and expenses	310	755	110	140	227	362	293	348
h) Law charges	480	605	38	38	83	54	299	507
i) Postage, telegrams, telephones, etc.	1576	1921	436	472	699	804	885	973
j) Repairs and maintenance	881	1034	271	347	379	439	724	845
k) Insurance	4199	1814	498	444	1933	708	3767	5052
l) Other expenditure	8268	8286	2385	2700	4788	5880	6181	6843
<b>V. Provisions and contingencies</b>	<b>38195</b>	<b>32376</b>	<b>3663</b>	<b>3498</b>	<b>3169</b>	<b>5274</b>	<b>12564</b>	<b>9943</b>
<b>Total expenses*</b>	<b>350313</b>	<b>382771</b>	<b>76706</b>	<b>85951</b>	<b>165585</b>	<b>177806</b>	<b>215971</b>	<b>236217</b>
<b>VI. Profit</b>	<b>23771</b>	<b>47735</b>	<b>2000</b>	<b>6509</b>	<b>6696</b>	<b>8266</b>	<b>21568</b>	<b>25010</b>
<b>Total (III+IV+V+VI)</b>	<b>412279</b>	<b>462882</b>	<b>82370</b>	<b>95959</b>	<b>175450</b>	<b>191345</b>	<b>250103</b>	<b>271169</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March					
	United Bank of India		United Commercial Bank		Vijaya Bank	
	1997	1998	1997	1998	1997	1998
	(33)	(34)	(35)	(36)	(37)	(38)

**Income**

<b>I. Interest Earned</b>	<b>100688</b>	<b>133466</b>	<b>130306</b>	<b>144519</b>	<b>73280</b>	<b>81007</b>
a) Interest/discount on advances/bills	38408	37234	58277	56312	36831	36591
b) Income on Investments	57468	81094	59777	78152	33385	39545
c) Interest on balances with RBI and other inter-bank funds	4547	3218	11059	8625	2597	3763
d) Others	264	11921	1193	1431	467	1108
<b>II. Other income</b>	<b>9726</b>	<b>14058</b>	<b>12717</b>	<b>19236</b>	<b>6332</b>	<b>8155</b>
a) Commission, exchange and brokerage	5870	5868	7732	8737	3164	3728
b) Net Profit on sale of investments	669	4354	378	2072	58	197
c) Net Profit on sale of land, building & other assets	6	2	1	-	11	10
d) Net Profit on exchange transaction	409	785	1967	4942	1137	1813
e) Miscellaneous income	2772	3049	2639	3485	1961	2406
<b>Total (I+II)</b>	<b>110414</b>	<b>147524</b>	<b>143022</b>	<b>163755</b>	<b>79612</b>	<b>89161</b>
<b><u>Expenditure &amp; Provisions</u></b>						

<b>III. Interest expended</b>	<b>80053</b>	<b>93628</b>	<b>98682</b>	<b>108481</b>	<b>49877</b>	<b>54961</b>
a) Interest on deposits	78898	91891	96033	104238	47923	53813
b) Interest on RBI/inter-bank borrowings	168	544	2334	2251	424	136
c) Others	987	1192	315	1992	1531	1012
<b>IV. Operating expenses</b>	<b>35858</b>	<b>37465</b>	<b>51617</b>	<b>53770</b>	<b>26257</b>	<b>27825</b>
a) Payments to and provisions for employees	29051	30927	42258	44322	19166	20058
b) Rent, taxes and lighting	1582	1737	2622	2896	2419	2454
c) Printing and stationery	582	587	589	696	337	363
d) Advertisement and publicity	41	49	70	77	32	34
e) Depreciation on Bank's property	406	446	662	673	1226	1242
f) Directors' fees, allowances and expenses	15	25	18	22	19	20
g) Auditors' fees and expenses	116	151	309	368	130	165
h) Law charges	48	68	90	90	30	27
i) Postage, telegrams, telephones, etc.	254	297	268	264	210	176
j) Repairs and maintenance	354	316	134	184	103	118
k) Insurance	521	604	577	679	365	422
l) Other expenditure	2888	2258	4022	3498	2221	2745
<b>V. Provisions and contingencies</b>	<b>5867</b>	<b>15469</b>	<b>10347</b>	<b>11125</b>	<b>1581</b>	<b>4044</b>
<b>Total expenses*</b>	<b>115911</b>	<b>131093</b>	<b>150299</b>	<b>162251</b>	<b>76135</b>	<b>82787</b>
<b>VI. Profit</b>	<b>-11364</b>	<b>962</b>	<b>-17623</b>	<b>-9622</b>	<b>1896</b>	<b>2331</b>
<b>Total (III+IV+V+VI)</b>	<b>110414</b>	<b>147524</b>	<b>143022</b>	<b>163755</b>	<b>79612</b>	<b>89161</b>

**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>24777</b>	<b>28136</b>	<b>8067</b>	<b>14855</b>	<b>36507</b>	<b>35039</b>	<b>3213</b>	<b>3474</b>
a) Interest/discount on advances/bills	16581	15418	4475	7081	21663	19793	1222	1283
b) Income on Investments	6306	9745	3302	7568	12500	13587	1500	1823
c) Interest on balances with RBI and other inter-bank funds	1891	2770	291	187	1949	1616	491	368
d) Others	-	204	-	19	394	43	-	-
<b>II. Other income</b>	<b>5215</b>	<b>8878</b>	<b>2313</b>	<b>4139</b>	<b>4278</b>	<b>4541</b>	<b>300</b>	<b>289</b>
a) Commission, exchange and brokerage	2189	2431	323	441	2023	2305	218	190
b) Net Profit on sale of investments	631	2098	391	1799	-114	74	-	-
c) Net Profit on sale of land, building & other assets	12	8	-	1	3	-	-	1
d) Net Profit on exchange transaction	118	1303	726	935	550	507	-	-
e) Miscellaneous income	2265	3039	873	963	1817	1654	82	97
<b>Total (I+II)</b>	<b>29993</b>	<b>37015</b>	<b>10381</b>	<b>18993</b>	<b>40786</b>	<b>39580</b>	<b>3513</b>	<b>3763</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>16927</b>	<b>20045</b>	<b>5377</b>	<b>10864</b>	<b>26627</b>	<b>26919</b>	<b>2218</b>	<b>2323</b>
a) Interest on deposits	13997	17568	5321	10572	26232	26528	2211	2319
b) Interest on RBI/inter-bank borrowings	2267	1666	56	292	240	389	7	4
c) Others	663	811	-	-	156	2	-	-
<b>IV. Operating expenses</b>	<b>7965</b>	<b>9594</b>	<b>2425</b>	<b>3824</b>	<b>8902</b>	<b>9779</b>	<b>1243</b>	<b>1326</b>
a) Payments to and provisions for employees	3853	4727	373	573	5320	6159	971	1027
b) Rent, taxes and lighting	440	539	329	597	560	650	81	88
c) Printing and stationery	138	143	129	124	167	148	16	16
d) Advertisement and publicity	96	164	163	234	96	142	3	3
e) Depreciation on Bank's property	2067	2522	613	771	1306	1200	16	14

f) Directors' fees, allowances and expenses	2	3	21	27	14	24	1	-
g) Auditors' fees and expenses	8	8	7	14	20	21	3	2
h) Law charges	24	63	-	8	33	82	13	16
i) Postage, telegrams, telephones, etc.	144	173	149	168	223	246	23	28
j) Repairs and maintenance	100	128	56	132	77	104	3	5
k) Insurance	77	108	38	92	183	112	17	18
l) Other expenditure	1017	1016	546	1085	902	891	96	109
<b>V. Provisions and contingencies</b>	<b>2524</b>	<b>3957</b>	<b>335</b>	<b>1069</b>	<b>4466</b>	<b>11666</b>	<b>27</b>	<b>21</b>
<b>Total expenses*</b>	<b>24892</b>	<b>29639</b>	<b>7802</b>	<b>14688</b>	<b>35529</b>	<b>36698</b>	<b>3461</b>	<b>3648</b>
<b>VI. Profit</b>	<b>2577</b>	<b>3419</b>	<b>2244</b>	<b>3235</b>	<b>791</b>	<b>-8784</b>	<b>25</b>	<b>94</b>
<b>Total (III+IV+V+VI)</b>	<b>29993</b>	<b>37015</b>	<b>10381</b>	<b>18993</b>	<b>40786</b>	<b>39580</b>	<b>3513</b>	<b>3763</b>

Note : \*Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source : Annual accounts of banks.