

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	3724233	4895030	237417	305203	336250	440315	165860	222563
a) Interest/Discount on advances/bills	2483918	3522811	171209	231120	221215	314462	119578	169646
b) Income on investments	1045620	1194416	60816	70635	99050	112733	39911	49147
c) Interest on balances with RBI and other inter-bank funds	172902	120007	4255	1834	10882	8327	4838	2130
d) Others	21793	57796	1137	1614	5103	4793	1533	1640
II. Other Income	676525	869493	49320	47166	58434	67715	26444	31054
a) Commission, exchange and brokerage	480450	591425	38293	35392	32479	36058	18524	19899
b) Net profit (loss) on sale of investments	56778	164984	5366	6899	8453	16926	2479	6736
c) Net profit (loss) on revaluation of investments	-64072	-70350	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	747	1104	14	-	-48	-61	-4	-
e) Net profit (loss) on exchange transactions	33147	69270	2034	2357	6839	6841	2011	1883
f) Miscellaneous income	169475	113060	3613	2518	10711	7951	3434	2536
Total (I+II)	4400758	5764523	286737	352369	394684	508030	192304	253617
Expenditure & Provisions								
III. Interest Expended	2218414	3192908	143541	211298	213453	329025	112422	165384
a) Interest on deposits	1870472	2707258	131313	195045	202371	314220	99973	147166
b) Interest on RBI/inter-bank borrowings	145053	293844	5343	5036	3017	4375	5588	5812
c) Others	202889	191806	6885	11217	8065	10430	6861	12406
IV. Operating Expenses	1182351	1260861	75275	74952	80849	79885	40987	43114
a) Payments to and provisions for employees	793259	778587	47675	44695	49186	46917	22376	21905
b) Rent, taxes and lighting	89650	99342	5607	6233	6938	7830	3328	3685
c) Printing and stationery	17387	18888	1076	1156	1063	1277	506	516
d) Advertisement and publicity	8843	17323	445	511	866	849	339	354
e) Depreciation on bank's property	60239	67998	5796	5979	5463	5827	3497	3599
f) Directors' fees, allowances and expenses	108	123	25	26	20	13	16	16
g) Auditors' fees and expenses	6228	9735	598	937	733	1023	409	507
h) Law charges	5736	6045	169	244	192	182	69	88
i) Postage, telegrams, telephones, etc.	11817	21658	999	1325	630	424	466	401
j) Repairs and maintenance	18915	23583	548	806	384	560	344	562
k) Insurance	35529	41584	2260	2732	3653	3759	1386	1856
l) Other expenditure	134640	175995	10077	10308	11721	11224	8251	9625
V. Provisions and Contingencies	545863	637843	37340	34618	49830	43420	19901	21719
Total expenses@	3400765	4453769	218816	286250	294302	408910	153409	208498
VI. Profit (loss) during the year	454130	672911	30581	31501	50552	55700	18994	23400
Total (III+IV+V+VI)	4400758	5764523	286737	352369	394684	508030	192304	253617

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (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	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	177649	249439	306471	431019	129541	155790	269062	343410
a) Interest/Discount on advances/bills	126999	190494	222085	332304	81557	114947	188189	259644
b) Income on investments	46905	58029	73712	92705	45134	37357	74690	76597
c) Interest on balances with RBI and other inter-bank funds	2235	206	9507	5922	2066	652	4696	1667
d) Others	1510	710	1167	88	784	2834	1487	5502
II. Other Income	35022	42213	44262	59576	15667	20684	36355	43877
a) Commission, exchange and brokerage	24010	27148	31164	37292	13811	14347	27398	31017
b) Net profit (loss) on sale of investments	3887	7991	3729	9492	855	4967	1562	4293
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	40	22	-	-	-12	-12	26	23
e) Net profit (loss) on exchange transactions	2773	2866	3273	3315	1020	1374	1504	5328
f) Miscellaneous income	4312	4186	6096	9477	-7	8	5865	3216
Total (I+II)	212671	291652	350733	490595	145208	176474	305417	387287
Expenditure & Provisions								
III. Interest Expended	109291	173210	205963	341962	87722	119412	169844	247682
a) Interest on deposits	99459	158754	191400	312397	82458	107856	148548	216103
b) Interest on RBI/inter-bank borrowings	572	162	3311	5598	3379	7201	278	1074
c) Others	9260	14294	11252	23967	1885	4355	21018	30505
IV. Operating Expenses	56223	61691	65856	70700	32603	39378	64524	68694
a) Payments to and provisions for employees	31757	33756	40002	38449	21759	23552	41003	41562
b) Rent, taxes and lighting	5101	4430	4879	6175	3025	3469	4953	5535
c) Printing and stationery	82	144	712	719	414	418	697	735
d) Advertisement and publicity	152	202	257	406	92	96	335	248
e) Depreciation on bank's property	5980	5778	4676	5174	3310	3752	4190	4825
f) Directors' fees, allowances and expenses	17	15	8	16	16	18	17	17
g) Auditors' fees and expenses	460	665	510	781	230	474	849	1047
h) Law charges	186	238	332	395	99	123	257	311
i) Postage, telegrams, telephones, etc.	698	706	976	1001	186	127	199	353
j) Repairs and maintenance	370	483	1551	2076	457	523	670	937
k) Insurance	1970	2377	3668	4170	1408	1598	2624	3263
l) Other expenditure	9450	12897	8285	11338	1607	5228	8730	9861
V. Provisions and Contingencies	22235	24867	42260	36560	16138	12486	38420	32298
Total expenses@	165514	234901	271819	412662	120325	158790	234368	316376
VI. Profit (loss) during the year	24922	31884	36654	41373	8745	5198	32629	38613
Total (III+IV+V+VI)	212671	291652	350733	490595	145208	176474	305417	387287

Note @ : Excluding 'Provisions and Contingencies'.**Source :** Annual accounts of banks of respective years .