

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	488387	627967	331533	428987	900408	1181347	893628	1235522
a) Interest/Discount on advances/bills	324829	445983	230340	317693	593736	841297	639753	927512
b) Income on investments	153651	177792	89643	104823	256030	273729	221605	263902
c) Interest on balances with RBI and other inter-bank funds	8635	4063	10480	3670	46646	55366	32216	38898
d) Others	1272	129	1070	2801	3996	10955	54	5210
II. Other Income	37641	85632	44689	58133	138179	205105	156295	211692
a) Commission, exchange and brokerage	32648	38419	18156	21243	47285	54017	59671	78287
b) Net profit (loss) on sale of investments	7438	47103	5571	11918	13616	53221	20493	36621
c) Net profit (loss) on revaluation of investments	-10555	-10845	-7558	-8030	-	-	-	-
d) Net profit (loss) on sale of land and other assets	3	-2	37	24	1285	36	1595	4
e) Net profit (loss) on exchange transactions	3250	5378	3227	3341	23928	27879	22408	30658
f) Miscellaneous income	4857	5579	25256	29637	52065	69952	52128	66122
Total (I+II)	526028	713599	376222	487120	1038587	1386452	1049923	1447214
Expenditure & Provisions								
III. Interest Expended	313311	449888	189778	286999	542655	790167	549582	812595
a) Interest on deposits	301339	430598	181078	277783	498605	740437	460840	705848
b) Interest on RBI/inter-bank borrowings	524	2174	4021	4203	15747	10564	54332	56186
c) Others	11448	17116	4679	5013	28303	39166	34410	50561
IV. Operating Expenses	102722	115758	93320	94427	254429	293430	260843	264499
a) Payments to and provisions for employees	62072	68988	54880	50939	164406	180376	161400	165701
b) Rent, taxes and lighting	11166	12387	9374	11251	18862	22534	16855	18453
c) Printing and stationery	1563	1695	1266	1440	1792	2205	3232	3608
d) Advertisement and publicity	2093	1541	1240	989	2570	3318	4250	3120
e) Depreciation on bank's property	4755	5315	5573	6133	19428	23200	9673	7313
f) Directors' fees, allowances and expenses	111	90	60	54	39	78	5	8
g) Auditors' fees and expenses	962	1487	1011	1313	1981	2352	1818	2712
h) Law charges	884	1091	151	258	1168	1285	2242	1072
i) Postage, telegrams, telephones, etc.	1610	1806	1419	1868	2816	4859	1382	1461
j) Repairs and maintenance	1959	2138	3260	3416	5665	5887	3065	3235
k) Insurance	5188	6754	3772	4970	9871	11542	8612	10314
l) Other expenditure	10359	12466	11314	11796	25831	35794	48309	47502
V. Provisions and Contingencies	34977	50477	39334	48137	138854	159303	127182	169181
Total expenses@	416033	565646	283098	381426	797084	1083597	810425	1077094
VI. Profit (loss) during the year	75018	97476	53790	57557	102649	143552	112316	200939
Total (III+IV+V+VI)	526028	713599	376222	487120	1038587	1386452	1049923	1447214

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.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	272204	354058	1136456	1420073	623421	799554	336048	451656
a) Interest/Discount on advances/bills	170479	256112	750759	987534	366084	529695	236977	322129
b) Income on investments	91462	94596	332401	381735	226499	246165	82963	107822
c) Interest on balances with RBI and other inter-bank funds	8776	2213	45600	44932	21424	18387	11388	15119
d) Others	1487	1137	7696	5872	9414	5307	4720	6586
II. Other Income	26504	28016	145095	221287	47566	79106	63553	69977
a) Commission, exchange and brokerage	16582	20839	47485	74530	35048	40445	18725	21598
b) Net profit (loss) on sale of investments	7400	7838	13410	43509	13622	15399	12209	13566
c) Net profit (loss) on revaluation of investments	-11347	-10011	-6085	-9544	-8617	-11128	-	-
d) Net profit (loss) on sale of land and other assets	-14	-12	49	109	-29	-46	3	-33
e) Net profit (loss) on exchange transactions	1615	2224	17310	15364	4310	4842	4596	4123
f) Miscellaneous income	12268	7138	72926	97319	3232	29594	28020	30723
Total (I+II)	298708	382074	1281551	1641360	670987	878660	399601	521633
Expenditure & Provisions								
III. Interest Expended	162784	231179	733773	1066294	375979	577247	205237	307323
a) Interest on deposits	149871	212052	688807	994516	357081	557939	188152	288829
b) Interest on RBI/inter-bank borrowings	335	807	9350	22240	2377	1962	5653	9618
c) Others	12578	18320	35616	49538	16521	17346	11432	8876
IV. Operating Expenses	74606	83635	256531	279130	168435	174583	80359	89196
a) Payments to and provisions for employees	46404	48530	160929	166128	117542	121434	37831	42787
b) Rent, taxes and lighting	6012	7085	23290	27019	10900	12479	7976	8578
c) Printing and stationery	1159	1263	3049	3399	1661	1721	973	1299
d) Advertisement and publicity	855	1791	3928	4565	601	687	1078	1397
e) Depreciation on bank's property	5380	6878	14818	16997	6500	7361	5938	5954
f) Directors' fees, allowances and expenses	48	58	53	52	45	108	53	54
g) Auditors' fees and expenses	1184	1192	2150	2803	1374	1912	794	989
h) Law charges	281	355	793	1057	925	1015	147	177
i) Postage, telegrams, telephones, etc.	1217	1150	2427	2767	1077	1132	2621	2979
j) Repairs and maintenance	1590	1885	5213	8795	3385	2066	1699	2249
k) Insurance	3025	3716	11559	13972	6438	7572	3646	4392
l) Other expenditure	7451	9732	28322	31576	17987	17096	17603	18341
V. Provisions and Contingencies	34136	34424	149166	139437	76771	71814	60390	51615
Total expenses@	237390	314814	990304	1345424	544414	751830	285596	396519
VI. Profit (loss) during the year	27182	32836	142081	156499	49802	55016	53615	73499
Total (III+IV+V+VI)	298708	382074	1281551	1641360	670987	878660	399601	521633

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.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	211852	271004	634542	802084	419480	515077	583207	796825
a) Interest/Discount on advances/bills	139180	195337	524191	650874	255083	350268	390100	552200
b) Income on investments	66509	72605	99845	137075	155019	160283	170330	223566
c) Interest on balances with RBI and other inter-bank funds	3988	1991	7632	4648	9358	4517	16294	20088
d) Others	2175	1071	2874	9487	20	9	6483	971
II. Other Income	39151	44396	102717	163546	82307	106788	38705	80762
a) Commission, exchange and brokerage	12520	12094	26584	34898	14819	17930	38822	46872
b) Net profit (loss) on sale of investments	3945	9002	33370	116752	4931	24121	23737	22961
c) Net profit (loss) on revaluation of investments	-3072	-3415	-1956	-11579	-	-	-47571	-26785
d) Net profit (loss) on sale of land and other assets	6	2995	17862	81	-99	-52	239	157
e) Net profit (loss) on exchange transactions	3076	4203	4573	8717	7577	9996	8564	11017
f) Miscellaneous income	22676	19517	22284	14677	55079	54793	14914	26540
Total (I+II)	251003	315400	737259	965630	501787	621865	621912	877587
Expenditure & Provisions								
III. Interest Expended	126316	181715	568748	736441	241262	315908	327128	528879
a) Interest on deposits	118967	171811	199334	380127	221878	297955	289645	478223
b) Interest on RBI/inter-bank borrowings	620	735	13752	21592	6107	5859	13549	25356
c) Others	6729	9169	355662	334722	13277	12094	23934	25300
IV. Operating Expenses	61151	65044	77847	95877	124664	140030	138780	148529
a) Payments to and provisions for employees	38408	37085	28290	38461	87867	96739	93107	94968
b) Rent, taxes and lighting	4857	5634	7237	8879	7854	9015	13576	16589
c) Printing and stationery	952	1034	1544	1802	1575	1721	1131	1313
d) Advertisement and publicity	1105	947	1101	2525	1674	1221	1357	1217
e) Depreciation on bank's property	3178	2945	12200	8350	6421	10245	6112	7510
f) Directors' fees, allowances and expenses	55	111	33	41	36	44	84	82
g) Auditors' fees and expenses	521	764	96	129	912	1389	1415	1632
h) Law charges	362	418	236	253	219	371	960	326
i) Postage, telegrams, telephones, etc.	1593	931	3046	3851	503	875	542	947
j) Repairs and maintenance	1796	1913	3491	4504	2431	2575	630	735
k) Insurance	2865	3375	3194	4444	4416	5242	5831	7577
l) Other expenditure	5459	9887	17379	22638	10756	10593	14035	15633
V. Provisions and Contingencies	43381	32665	27634	60366	59883	65056	55160	79945
Total expenses@	187467	246759	646595	832318	365926	455938	465908	677408
VI. Profit (loss) during the year	20155	35976	63030	72946	75978	100871	100844	120234
Total (III+IV+V+VI)	251003	315400	737259	965630	501787	621865	621912	877587

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.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	516490	683819	172688	224939	1123613	1426502	604007	790631
a) Interest/Discount on advances/bills	329933	483864	102822	153007	764392	1043906	417992	571505
b) Income on investments	159854	185550	57137	62212	328824	361132	170530	207199
c) Interest on balances with RBI and other inter-bank funds	23270	11915	11844	8613	25644	15033	15205	5907
d) Others	3433	2490	885	1107	4753	6431	280	6020
II. Other Income	60324	61666	22849	28752	173038	199756	61847	89004
a) Commission, exchange and brokerage	30323	32773	4933	5190	97001	110623	21323	25010
b) Net profit (loss) on sale of investments	11105	15367	1735	1751	37287	44193	14069	33631
c) Net profit (loss) on revaluation of investments	-831	-1099	-3520	-3011	-	-	-3262	-4961
d) Net profit (loss) on sale of land and other assets	4386	265	472	14	75	114	-53	-
e) Net profit (loss) on exchange transactions	6187	6880	2349	3001	17672	21139	4526	6726
f) Miscellaneous income	9154	7480	16880	21807	21003	23687	25244	28606
Total (I+II)	576814	745485	195537	253691	1296651	1626258	665854	879635
Expenditure & Provisions								
III. Interest Expended	347357	515617	95987	143349	602291	873086	389002	583356
a) Interest on deposits	329717	489561	90404	133460	561747	826515	363900	554702
b) Interest on RBI/inter-bank borrowings	2507	3589	2424	6144	6241	5907	508	629
c) Others	15133	22467	3159	3745	34303	40664	24594	28025
IV. Operating Expenses	99791	107963	52307	56077	332623	352546	138598	149454
a) Payments to and provisions for employees	52086	54937	37710	42058	235245	246154	89447	92891
b) Rent, taxes and lighting	11869	13114	3069	3200	17338	19394	8738	10158
c) Printing and stationery	1477	1640	600	610	3951	4435	1304	1425
d) Advertisement and publicity	1165	1062	34	34	1803	2331	1773	1282
e) Depreciation on bank's property	7182	7505	3705	1570	19480	17023	8340	10305
f) Directors' fees, allowances and expenses	30	24	7	8	82	94	46	84
g) Auditors' fees and expenses	931	1247	322	594	2242	3618	1416	2146
h) Law charges	938	1051	387	422	1067	1310	343	412
i) Postage, telegrams, telephones, etc.	2178	2873	536	597	5151	5557	1890	1953
j) Repairs and maintenance	1609	1903	771	840	4086	5539	4535	4457
k) Insurance	6271	7437	1642	1965	12781	14082	5784	7638
l) Other expenditure	14055	15170	3524	4179	29397	33009	14982	16703
V. Provisions and Contingencies	71588	86582	25391	16030	207732	195748	66650	62020
Total expenses@	447148	623580	148294	199426	934914	1225632	527600	732810
VI. Profit (loss) during the year	58078	35323	21852	38235	154005	204878	71604	84805
Total (III+IV+V+VI)	576814	745485	195537	253691	1296651	1626258	665854	879635

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.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	521006	650855	738218	944731	282510	355731	282311	398342
a) Interest/Discount on advances/bills	353970	475525	507178	673098	165410	224662	176371	270440
b) Income on investments	147066	157203	211332	251592	110995	129352	94236	118971
c) Interest on balances with RBI and other inter-bank funds	16270	10430	12620	6081	4111	741	5063	1658
d) Others	3700	7697	7088	13960	1994	976	6641	7273
II. Other Income	55044	77213	68653	108696	34769	46550	27478	43716
a) Commission, exchange and brokerage	19806	21672	27366	30097	11572	12452	6647	8382
b) Net profit (loss) on sale of investments	5400	21034	10853	28981	4181	17933	7471	21019
c) Net profit (loss) on revaluation of investments	-	-	-15526	-14571	-	-	-6191	-9487
d) Net profit (loss) on sale of land and other assets	4508	7	-39	-29	103	3	-8	600
e) Net profit (loss) on exchange transactions	3336	4999	19838	26119	1295	2827	3116	4110
f) Miscellaneous income	21994	29501	26161	38099	17618	13335	16443	19092
Total (I+II)	576050	728068	806871	1053427	317279	402281	309789	442058
Expenditure & Provisions								
III. Interest Expended	362317	502081	459196	636095	167520	265269	175117	305842
a) Interest on deposits	321061	456415	404016	575316	160349	250755	166838	290150
b) Interest on RBI/inter-bank borrowings	7288	10416	27904	30871	743	53	34	25
c) Others	33968	35250	27276	29908	6428	14461	8245	15667
IV. Operating Expenses	119259	130593	147591	159299	77848	90318	65071	70129
a) Payments to and provisions for employees	83313	89454	87368	84529	55752	64157	39214	40492
b) Rent, taxes and lighting	6289	7928	10905	13173	3840	4366	5714	6598
c) Printing and stationery	1610	1856	2339	2658	1551	1595	620	685
d) Advertisement and publicity	1266	1117	1955	3449	811	1049	779	1173
e) Depreciation on bank's property	6056	6987	8637	10182	2794	4923	4013	3080
f) Directors' fees, allowances and expenses	52	77	57	118	52	74	33	34
g) Auditors' fees and expenses	1202	1459	1274	1867	701	803	781	1070
h) Law charges	529	503	594	970	151	251	81	82
i) Postage, telegrams, telephones, etc.	1252	2469	1494	2480	1052	1072	679	660
j) Repairs and maintenance	549	522	3022	3603	602	660	215	176
k) Insurance	5025	5798	8926	10393	2924	3674	3157	4061
l) Other expenditure	12116	12423	21020	25877	7618	7694	9785	12018
V. Provisions and Contingencies	62866	54179	115544	119331	45182	14799	36468	29960
Total expenses@	481576	632674	606787	795394	245368	355587	240188	375971
VI. Profit (loss) during the year	31608	41215	84540	138702	26729	31895	33133	36127
Total (III+IV+V+VI)	576050	728068	806871	1053427	317279	402281	309789	442058

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