

Table 6: Bank Group-Wise Earnings and Expenses of Scheduled Commercial Banks in India - 1999-2000 and 2000-2001

(Amount in Rs. crore)

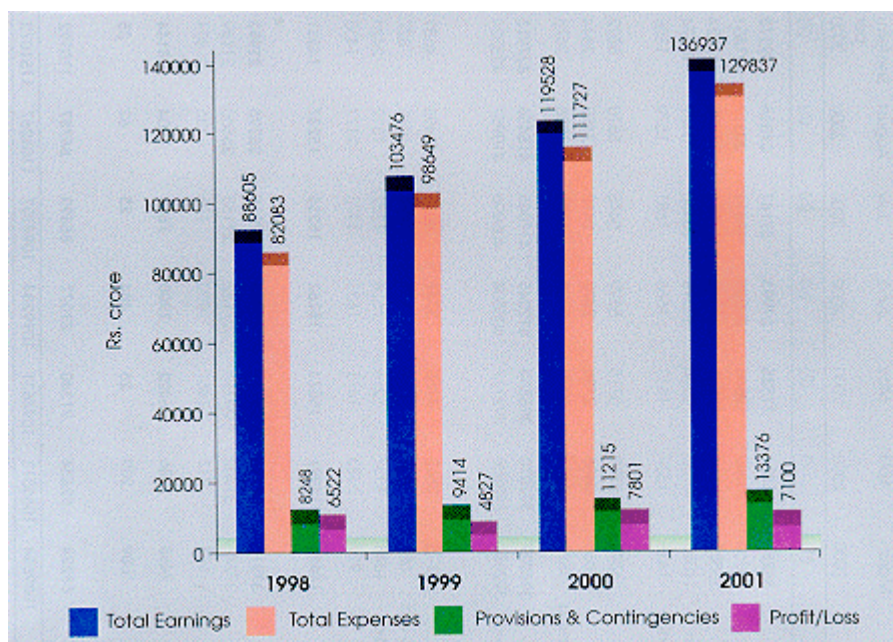
Items	For the year ended March 31											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	196	196	42	42	32	31	297	296
I. Interest earned	29187	34017	50273	56967	3934	4619	8176	9471	11871	14496	103441	119570
a) Interest/discount on advances/bills	12931	15019	24299	27998	1391	1685	4261	5156	6033	7229	48916	57087
b) Income on Investments	12658	14864	23087	25624	1432	1577	3298	3607	4995	6313	45471	51985
c) Interest on balances with RBI and other inter-bank funds	1834	1958	2410	2881	975	1225	499	581	711	844	6429	7489
d) Others	1763	2176	478	464	135	132	117	127	132	110	2625	3009
II. Other income	4828	5356	6613	7159	208	240	2152	2513	2286	2099	16088	17367
a) Commission, exchange and brokerage	3414	3512	2863	3062	70	83	1174	1284	801	1001	8323	8942
b) Net Profit (loss) on sale and revaluation of investments	449	695	1489	1677	13	9	232	351	807	442	2990	3173
i) Profit on sale and revaluation of investments	454	698	1546	1772	13	10	242	364	817	504	3072	3348
ii) Loss on sale and revaluation of investments	5	3	57	95	0	1	10	12	9	62	82	175
c) Net Profit (loss) on sale of land, building & other assets	1	0	9	12	0	6	0	-10	-1	-1	9	8
i) Profit on sale of land, building & other assets	1	1	10	13	0	6	7	2	1	1	20	23
ii) Loss on sale of land, building & other assets	0	0	1	1	0	0	7	11	2	2	11	15
d) Net Profit (loss) on exchange transaction	475	439	890	926	0	0	572	702	216	245	2153	2312
i) Profit on exchange transaction	475	439	907	950	0	0	586	708	216	245	2184	2341
ii) Loss on exchange transaction	0	0	17	24	0	0	13	5	0	0	31	29
e) Miscellaneous income	488	710	1362	1482	125	142	174	185	463	413	2612	2932
Total (I+II)	34015	39372	56886	64127	4142	4859	10328	11984	14157	16595	119528	136937
III. Interest expended	19897	22903	35478	38790	2560	2966	4986	5768	8956	10691	71877	81117
a) Interest on deposits	18791	21535	33750	36839	2264	2641	3497	3657	8121	9760	66423	74433
b) Interest on RBI/inter-bank borrowings	639	619	712	770	223	253	1235	1707	423	432	3232	3781
c) Others	467	749	1016	1180	74	71	254	405	412	499	2223	2904
IV. Operating expenses	8278	10730	14183	17284	1056	1165	2588	3111	2529	3056	28635	35344
a) Payments to and provisions for employees	5926	7832	10435	13143	913	1004	862	990	1243	1286	19381	24256
b) Rent, taxes and lighting	558	619	957	1053	26	30	241	259	255	333	2038	2294
c) Printing and stationery	125	134	189	194	12	14	61	65	61	95	449	502
d) Advertisement and publicity	22	35	48	49	0	0	120	177	43	89	233	350
e) Depreciation on bank's property	447	493	565	676	9	13	225	357	343	425	1590	1964
f) Directors' fees, allowances and expenses	1	1	3	2	0	0	1	1	4	3	10	8
g) Auditors' fees and expenses	34	46	79	94	3	4	3	3	6	8	125	154
h) Law charges	48	39	63	58	1	1	20	37	11	16	143	150
i) Postage, telegrams, telephones, etc.	87	84	154	160	8	9	152	180	74	121	475	554
j) Repairs and maintenance	68	73	175	195	2	3	146	154	72	116	464	541
k) Insurance	125	139	251	283	15	17	48	48	52	68	490	555
l) Other expenditure	837	1235	1263	1376	65	70	709	840	364	495	3238	4015
V. Provisions and contingencies	3162	3518	4788	5958	98	128	1719	2085	1448	1687	11215	13376
Total expenses	28175	33633	54449	56073	3617	4130	9293	8879	11485	13747	100512	116461
VI. Profit (loss)	2677	2222	2437	2095	428	601	1035	1020	1225	1162	7801	7100

Note: Figures in brackets indicate loss.

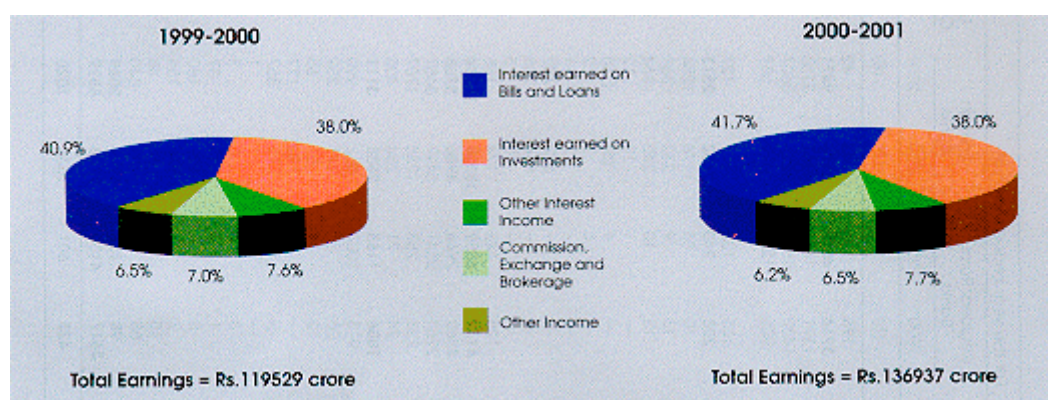
Source: Annual accounts of banks of respective years

GRAPH -3

**EARNINGS, EXPENSES AND PROFITS OF SCHEDULED
COMMERCIAL BANKS - 1997-98 TO 2000 - 01**
(For the year ended March 31)

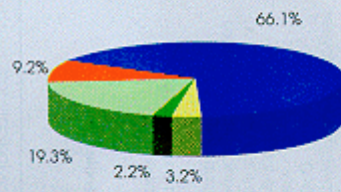


GRAPH - 4
COMPOSITION OF EARNINGS OF SCHEDULED COMMERCIAL BANKS:
1999-2000 AND 2000 - 2001
(For the year ended 31st March)



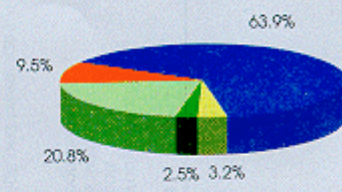
COMPOSITION OF TOTAL EXPENSES* OF SCHEDULED COMMERCIAL BANKS:
1999 - 2000 AND 2000 - 2001
(For the year ended 31st March)

1999-2000



Total Expenses* = Rs.100512 crore

2000-2001



Total Expenses* = Rs.116461 crore

- Interest paid on Deposits
- Interest paid on Borrowings
- Other Interest Expenses
- Establishment Expenses
- Other Expenses