

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31  
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>7099392</b>	<b>8139436</b>	<b>397722</b>	<b>479648</b>	<b>633412</b>	<b>785128</b>
a) Interest/Discount earned on advances/bills	5063264	5997601	311741	377217	469499	588425
b) Income on investments	1773630	1965138	84994	99074	152126	183949
c) Interest on balances with RBI and other inter-bank funds	151192	41066	479	1856	10150	9699
d) Others	111306	135633	508	1502	1637	3055
<b>II. Other Income</b>	<b>1496815</b>	<b>1582459</b>	<b>58268</b>	<b>63969</b>	<b>84133</b>	<b>98375</b>
a) Commission, exchange and brokerage	964086	1156328	45088	52570	53892	73617
b) Net profit (loss) on sale of investments	211679	92570	9189	4118	20953	16321
c) Net profit (loss) on revaluation of investments	-	-467	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-1046	-1851	-	-	-100	-248
e) Net profit (loss) on exchange transactions	158714	146405	2288	4221	5627	5752
f) Miscellaneous income	163382	189476	1703	3060	3761	2935
<b>Total (I+II)</b>	<b>8596207</b>	<b>9721896</b>	<b>455990</b>	<b>543618</b>	<b>717545</b>	<b>883504</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>4732248</b>	<b>4886796</b>	<b>276569</b>	<b>302676</b>	<b>447088</b>	<b>500278</b>
a) Interest on deposits	4333429	4323475	258748	284791	413982	462739
b) Interest on RBI/ Inter - bank borrowings	122805	256174	3120	3184	3281	3680
c) Others	276014	307146	14701	14701	29825	33859
<b>IV. Operating Expenses</b>	<b>2031868</b>	<b>2301543</b>	<b>89047</b>	<b>126917</b>	<b>98378</b>	<b>151279</b>
a) Payments to and provisions for employees	1275465	1448017	50182	82696	60256	103903
b) Rent, taxes and lighting	158957	179449	7720	8387	11120	14349
c) Printing and stationery	24232	25540	1491	1646	1380	1638
d) Advertisement and publicity	22405	25788	511	572	1260	1831
e) Depreciation on bank's property	93266	99050	4942	5739	4931	6269
f) Directors' fees, allowances and expenses	61	74	30	32	30	22
g) Auditors' fees and expenses	11160	12428	1020	1141	1354	1458
h) Law charges	9662	11855	318	290	266	250
i) Postage, telegrams, telephones, etc	32158	36336	1937	1866	721	937
j) Repairs and maintenance	32791	37425	1741	1763	608	711
k) Insurance	68383	80091	3963	4122	4905	7392
l) Other expenditure	303328	345491	15191	18663	11547	12519
<b>V. Net Interest Income (I-III)</b>	<b>2367144</b>	<b>3252641</b>	<b>121153</b>	<b>176972</b>	<b>186324</b>	<b>284850</b>
<b>VI. Provisions and Contingencies</b>	<b>915486</b>	<b>1707105</b>	<b>44857</b>	<b>58937</b>	<b>89808</b>	<b>115323</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>1832091</b>	<b>2533557</b>	<b>90373</b>	<b>114025</b>	<b>172079</b>	<b>231947</b>
<b>VIII. Profit (Loss) during the year</b>	<b>916605</b>	<b>826452</b>	<b>45516</b>	<b>55088</b>	<b>82271</b>	<b>116624</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>273610</b>		<b>355892</b>	<b>407908</b>	<b>597527</b>	<b>647811</b>
a) Interest/Discount earned on advances/bills	212179		275834	320068	460993	504349
b) Income on investments	57477		77390	86457	115645	130220
c) Interest on balances with RBI and other inter-bank funds	2648		726	865	13959	12799
d) Others	1306		1943	518	6930	443
<b>II. Other Income</b>	<b>37338</b>		<b>42572</b>	<b>45518</b>	<b>67444</b>	<b>75554</b>
a) Commission, exchange and brokerage	23029		32385	36816	47206	61665
b) Net profit (loss) on sale of investments	8494		3241	1362	12101	5510
c) Net profit (loss) on revaluation of investments	-		-	-	-356	-19
d) Net profit (loss) on sale of land and other assets	-		25	21	-	-
e) Net profit (loss) on exchange transactions	2574		3917	4637	4187	5267
f) Miscellaneous income	3241		3003	2682	4307	3131
<b>Total (I+II)</b>	<b>310947</b>		<b>398464</b>	<b>453425</b>	<b>664971</b>	<b>723365</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>192810</b>		<b>232236</b>	<b>244308</b>	<b>444105</b>	<b>414463</b>
a) Interest on deposits	175884		209822	222221	416163	380685
b) Interest on RBI/ Inter - bank borrowings	1788		10174	9576	947	3556
c) Others	15138		12240	12511	26995	30222
<b>IV. Operating Expenses</b>	<b>50814</b>		<b>72488</b>	<b>91743</b>	<b>90095</b>	<b>132978</b>
a) Payments to and provisions for employees	25888		41826	54837	50057	88098
b) Rent, taxes and lighting	5147		7178	8483	9126	10414
c) Printing and stationery	488		711	1170	662	826
d) Advertisement and publicity	332		412	607	637	1015
e) Depreciation on bank's property	3036		4235	4952	4672	4551
f) Directors' fees, allowances and expenses	15		23	16	20	24
g) Auditors' fees and expenses	541		956	1015	1058	1158
h) Law charges	77		276	469	341	382
i) Postage, telegrams, telephones, etc	423		181	358	1147	1208
j) Repairs and maintenance	1438		565	402	1842	1924
k) Insurance	2529		3143	3596	5682	6176
l) Other expenditure	10899		12981	15840	14852	17204
<b>V. Net Interest Income (I-III)</b>	<b>80799</b>		<b>123655</b>	<b>163600</b>	<b>153422</b>	<b>233348</b>
<b>VI. Provisions and Contingencies</b>	<b>36546</b>		<b>49163</b>	<b>67312</b>	<b>75682</b>	<b>110629</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>67323</b>		<b>93740</b>	<b>117375</b>	<b>130771</b>	<b>175925</b>
<b>VIII. Profit (Loss) during the year</b>	<b>30777</b>		<b>44577</b>	<b>50062</b>	<b>55089</b>	<b>65296</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	State Bank of Travancore	
	2010	2011
	(13)	(14)
<b>Income</b>		
<b>I. Interest Earned</b>	<b>437812</b>	<b>522876</b>
a) Interest/Discount earned on advances/bills	336307	402786
b) Income on investments	95790	114868
c) Interest on balances with RBI and other inter-bank funds	1090	578
d) Others	4624	4644
<b>II. Other Income</b>	<b>52796</b>	<b>58124</b>
a) Commission, exchange and brokerage	33632	36915
b) Net profit (loss) on sale of investments	7899	9832
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	22	-37
e) Net profit (loss) on exchange transactions	4000	4029
f) Miscellaneous income	7244	7386
<b>Total (I+II)</b>	<b>490608</b>	<b>581001</b>
<b>Expenditure &amp; Provisions</b>		
<b>III. Interest Expended</b>	<b>297794</b>	<b>353273</b>
a) Interest on deposits	274517	312299
b) Interest on RBI/ Inter - bank borrowings	988	16520
c) Others	22290	24454
<b>IV. Operating Expenses</b>	<b>95587</b>	<b>110131</b>
a) Payments to and provisions for employees	61514	70039
b) Rent, taxes and lighting	7458	8614
c) Printing and stationery	768	884
d) Advertisement and publicity	860	788
e) Depreciation on bank's property	4282	4694
f) Directors' fees, allowances and expenses	39	43
g) Auditors' fees and expenses	878	1201
h) Law charges	665	691
i) Postage, telegrams, telephones, etc	515	711
j) Repairs and maintenance	1175	1370
k) Insurance	4567	5167
l) Other expenditure	12866	15930
<b>V. Net Interest Income (I-III)</b>	<b>140018</b>	<b>169603</b>
<b>VI. Provisions and Contingencies</b>	<b>28800</b>	<b>44824</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>97227</b>	<b>117597</b>
<b>VIII. Profit (Loss) during the year</b>	<b>68427</b>	<b>72773</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>836920</b>	<b>1101469</b>	<b>637287</b>	<b>829128</b>	<b>1669834</b>	<b>2188592</b>
a) Interest/Discount earned on advances/bills	639847	827418	516128	668917	1254122	1620347
b) Income on investments	194476	267027	118832	153959	365588	477478
c) Interest on balances with RBI and other inter-bank funds	2517	5469	1583	3084	35506	47479
d) Others	80	1556	744	3167	14619	43288
<b>II. Other Income</b>	<b>151590</b>	<b>137041</b>	<b>96462</b>	<b>89696</b>	<b>280636</b>	<b>280919</b>
a) Commission, exchange and brokerage	64894	78374	20633	23767	89729	102064
b) Net profit (loss) on sale of investments	76334	16148	32473	14077	72323	44370
c) Net profit (loss) on revaluation of investments	-18679	-124	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-56	-1	55	86	5	-17
e) Net profit (loss) on exchange transactions	4848	7302	5796	9438	38597	51477
f) Miscellaneous income	24250	35342	37506	42328	79982	83025
<b>Total (I+II)</b>	<b>988510</b>	<b>1238510</b>	<b>733749</b>	<b>918823</b>	<b>1950470</b>	<b>2469510</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>571872</b>	<b>699222</b>	<b>417813</b>	<b>507031</b>	<b>1075886</b>	<b>1308366</b>
a) Interest on deposits	534241	649832	380141	456557	988075	1186261
b) Interest on RBI/ Inter - bank borrowings	3973	4821	13405	22552	17493	34535
c) Others	33657	44569	24267	27922	70318	87570
<b>IV. Operating Expenses</b>	<b>161783</b>	<b>233830</b>	<b>134954</b>	<b>170486</b>	<b>381058</b>	<b>462983</b>
a) Payments to and provisions for employees	101138	155762	82408	110422	235088	291678
b) Rent, taxes and lighting	17654	20180	10103	11207	30186	35710
c) Printing and stationery	2076	2200	1549	1718	2802	3247
d) Advertisement and publicity	2164	3582	674	982	4446	5751
e) Depreciation on bank's property	6270	6639	10200	10744	23086	24304
f) Directors' fees, allowances and expenses	98	120	78	73	102	86
g) Auditors' fees and expenses	1614	1791	1479	1789	3725	3885
h) Law charges	690	1358	894	1207	1769	1888
i) Postage, telegrams, telephones, etc	2363	2448	2523	2741	7816	8809
j) Repairs and maintenance	2437	4128	5700	6350	11802	11045
k) Insurance	7891	9991	6495	7246	17960	22968
l) Other expenditure	17388	25630	12851	16007	42274	53612
<b>V. Net Interest Income (I-III)</b>	<b>265048</b>	<b>402247</b>	<b>219474</b>	<b>322097</b>	<b>593949</b>	<b>880226</b>
<b>VI. Provisions and Contingencies</b>	<b>134222</b>	<b>163147</b>	<b>76397</b>	<b>114599</b>	<b>187693</b>	<b>273993</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>254855</b>	<b>305458</b>	<b>180982</b>	<b>241306</b>	<b>493526</b>	<b>698161</b>
<b>VIII. Profit (Loss) during the year</b>	<b>120633</b>	<b>142311</b>	<b>104585</b>	<b>126707</b>	<b>305833</b>	<b>424168</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>1787799</b>	<b>2175172</b>	<b>473556</b>	<b>556309</b>	<b>1875196</b>	<b>2306401</b>
a) Interest/Discount earned on advances/bills	1310323	1550023	336963	400614	1394643	1705185
b) Income on investments	446430	517171	129790	152030	457799	578801
c) Interest on balances with RBI and other inter-bank funds	24940	78543	5823	2513	21042	22330
d) Others	6106	29435	980	1152	1712	86
<b>II. Other Income</b>	<b>261664</b>	<b>264177</b>	<b>59124</b>	<b>53086</b>	<b>285790</b>	<b>270303</b>
a) Commission, exchange and brokerage	109653	118105	26466	31301	72392	75583
b) Net profit (loss) on sale of investments	59360	32185	20428	6263	87243	23632
c) Net profit (loss) on revaluation of investments	-	-	-	-	-14292	-12394
d) Net profit (loss) on sale of land and other assets	-	-	17	24	278	45
e) Net profit (loss) on exchange transactions	37180	50248	3484	3143	21521	38136
f) Miscellaneous income	55471	63639	8729	12354	118649	145302
<b>Total (I+II)</b>	<b>2049462</b>	<b>2439350</b>	<b>532681</b>	<b>609395</b>	<b>2160986</b>	<b>2576705</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>1212204</b>	<b>1394103</b>	<b>343931</b>	<b>359469</b>	<b>1307143</b>	<b>1524074</b>
a) Interest on deposits	1081219	1217857	318306	328275	1228498	1424146
b) Interest on RBI/ Inter - bank borrowings	55564	81289	68	4438	17314	33442
c) Others	75422	94957	25557	26756	61332	66486
<b>IV. Operating Expenses</b>	<b>366781</b>	<b>506824</b>	<b>107295</b>	<b>164422</b>	<b>347762</b>	<b>441932</b>
a) Payments to and provisions for employees	229607	347544	65550	115708	219370	295484
b) Rent, taxes and lighting	24396	27680	9387	9895	32325	34627
c) Printing and stationery	3862	4567	1325	1408	3589	3755
d) Advertisement and publicity	4747	5865	1403	1876	1986	2438
e) Depreciation on bank's property	10129	14056	7509	6786	15513	15136
f) Directors' fees, allowances and expenses	10	9	89	76	75	66
g) Auditors' fees and expenses	3245	3580	1182	1419	2876	2979
h) Law charges	1037	1581	508	534	1813	2856
i) Postage, telegrams, telephones, etc	3215	3982	1466	2048	3070	3083
j) Repairs and maintenance	4379	4527	2276	3038	12247	11761
k) Insurance	16389	18856	5693	6587	19013	23249
l) Other expenditure	65766	74578	10907	15049	35886	46499
<b>V. Net Interest Income (I-III)</b>	<b>575595</b>	<b>781069</b>	<b>129625</b>	<b>196840</b>	<b>568053</b>	<b>782328</b>
<b>VI. Provisions and Contingencies</b>	<b>296370</b>	<b>289552</b>	<b>37497</b>	<b>52464</b>	<b>203938</b>	<b>208111</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>470477</b>	<b>538423</b>	<b>81455</b>	<b>85503</b>	<b>506081</b>	<b>610700</b>
<b>VIII. Profit (Loss) during the year</b>	<b>174107</b>	<b>248871</b>	<b>43958</b>	<b>33039</b>	<b>302143</b>	<b>402589</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>1206431</b>	<b>1522057</b>	<b>698769</b>	<b>913525</b>	<b>401036</b>	<b>503353</b>
a) Interest/Discount earned on advances/bills	864784	1125380	497920	647521	300933	382043
b) Income on investments	330779	376710	178452	232767	95987	119273
c) Interest on balances with RBI and other inter-bank funds	10265	3337	375	1489	2022	1627
d) Others	603	16630	22022	31748	2093	410
<b>II. Other Income</b>	<b>173525</b>	<b>126504</b>	<b>149334</b>	<b>132437</b>	<b>58863</b>	<b>53384</b>
a) Commission, exchange and brokerage	57355	62051	30226	35331	12755	14285
b) Net profit (loss) on sale of investments	77238	31192	61574	20948	15351	2402
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-32	-11	-232	-34	-50	-38
e) Net profit (loss) on exchange transactions	4534	5609	9336	10762	3326	5236
f) Miscellaneous income	34430	27663	48429	65431	27481	31500
<b>Total (I+II)</b>	<b>1379955</b>	<b>1648561</b>	<b>848103</b>	<b>1045962</b>	<b>459899</b>	<b>556737</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>951901</b>	<b>989523</b>	<b>508435</b>	<b>619551</b>	<b>291033</b>	<b>327016</b>
a) Interest on deposits	912102	906264	455530	533355	276120	311738
b) Interest on RBI/ Inter - bank borrowings	2218	14443	2781	15982	50	803
c) Others	37581	68816	50124	70214	14863	14476
<b>IV. Operating Expenses</b>	<b>222202</b>	<b>399899</b>	<b>125995</b>	<b>164171</b>	<b>84808</b>	<b>107342</b>
a) Payments to and provisions for employees	154419	296422	63170	89494	51159	68820
b) Rent, taxes and lighting	16269	19150	11533	13724	7300	8092
c) Printing and stationery	1892	2157	1333	1471	1053	1179
d) Advertisement and publicity	1722	9694	1825	2428	1080	1635
e) Depreciation on bank's property	7875	11869	6593	6926	2761	3055
f) Directors' fees, allowances and expenses	154	130	88	112	133	104
g) Auditors' fees and expenses	1957	2254	1069	1300	824	939
h) Law charges	1243	1494	207	255	517	488
i) Postage, telegrams, telephones, etc	471	3533	3878	3479	2411	2862
j) Repairs and maintenance	2427	6486	2954	3340	1804	1656
k) Insurance	12120	15575	6888	7934	4806	5638
l) Other expenditure	21652	31135	26458	33707	10961	12874
<b>V. Net Interest Income (I-III)</b>	<b>254529</b>	<b>532534</b>	<b>190334</b>	<b>293974</b>	<b>110002</b>	<b>176336</b>
<b>VI. Provisions and Contingencies</b>	<b>100029</b>	<b>133898</b>	<b>96648</b>	<b>120913</b>	<b>32932</b>	<b>61216</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>205852</b>	<b>259139</b>	<b>213673</b>	<b>262240</b>	<b>84058</b>	<b>122379</b>
<b>VIII. Profit (Loss) during the year</b>	<b>105823</b>	<b>125241</b>	<b>117025</b>	<b>141327</b>	<b>51125</b>	<b>61163</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2010	2011	2010	2011	2010	2011
	(19)	(20)	(21)	(22)	(23)	(24)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>1526132</b>	<b>1860082</b>	<b>771437</b>	<b>936103</b>	<b>1024577</b>	<b>1210147</b>
a) Interest/Discount earned on advances/bills	1077475	1375039	579983	709761	765948	884857
b) Income on investments	422414	481153	185469	223025	238160	296547
c) Interest on balances with RBI and other inter-bank funds	1005	1766	5985	3317	19261	26200
d) Others	25237	2124	-	-	1208	2544
<b>II. Other Income</b>	<b>230173</b>	<b>208365</b>	<b>131641</b>	<b>118189</b>	<b>114325</b>	<b>122510</b>
a) Commission, exchange and brokerage	122545	147002	22351	33553	57770	68917
b) Net profit (loss) on sale of investments	74770	14277	36032	14843	29186	10857
c) Net profit (loss) on revaluation of investments	-5154	-1992	-	-	-5333	-5292
d) Net profit (loss) on sale of land and other assets	-143	-269	-37	110	161	102
e) Net profit (loss) on exchange transactions	9840	18976	11484	14722	12704	15696
f) Miscellaneous income	28315	30370	61810	54962	19838	32230
<b>Total (I+II)</b>	<b>1756305</b>	<b>2068447</b>	<b>903078</b>	<b>1054292</b>	<b>1138903</b>	<b>1332657</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>1300522</b>	<b>1427193</b>	<b>455318</b>	<b>532492</b>	<b>707791</b>	<b>789344</b>
a) Interest on deposits	918316	998868	447417	513322	627179	675330
b) Interest on RBI/ Inter - bank borrowings	46884	97824	4650	17554	80593	114003
c) Others	335322	330501	3252	1615	19	10
<b>IV. Operating Expenses</b>	<b>183143</b>	<b>225469</b>	<b>173025</b>	<b>192632</b>	<b>246650</b>	<b>257249</b>
a) Payments to and provisions for employees	75699	102650	121239	133269	173475	174114
b) Rent, taxes and lighting	17816	20783	11076	13113	20447	23876
c) Printing and stationery	2930	3548	1898	1939	1546	1694
d) Advertisement and publicity	4584	4634	1063	1033	3583	2317
e) Depreciation on bank's property	9098	12704	8789	7163	11176	10500
f) Directors' fees, allowances and expenses	72	31	33	41	73	104
g) Auditors' fees and expenses	130	183	1520	1592	1783	2263
h) Law charges	465	728	362	664	543	914
i) Postage, telegrams, telephones, etc	6406	5109	1028	1076	1588	2019
j) Repairs and maintenance	8448	9570	3715	4192	856	914
k) Insurance	11422	15161	7218	8330	11394	11992
l) Other expenditure	46072	50369	15083	20220	20185	26542
<b>V. Net Interest Income (I-III)</b>	<b>225610</b>	<b>432890</b>	<b>316119</b>	<b>403611</b>	<b>316786</b>	<b>420803</b>
<b>VI. Provisions and Contingencies</b>	<b>169528</b>	<b>250753</b>	<b>119236</b>	<b>157761</b>	<b>113766</b>	<b>178809</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>272641</b>	<b>415785</b>	<b>274735</b>	<b>329168</b>	<b>184462</b>	<b>286063</b>
<b>VIII. Profit (Loss) during the year</b>	<b>103113</b>	<b>165032</b>	<b>155499</b>	<b>171407</b>	<b>70696</b>	<b>107254</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>1025713</b>	<b>1208781</b>	<b>393418</b>	<b>493251</b>	<b>2142209</b>	<b>2698648</b>
a) Interest/Discount earned on advances/bills	756747	895393	275370	360571	1667717	2110455
b) Income on investments	246180	277443	109508	127856	455605	563755
c) Interest on balances with RBI and other inter-bank funds	20958	33494	6613	1637	14921	8420
d) Others	1827	2452	1927	3186	3966	16018
<b>II. Other Income</b>	<b>120004</b>	<b>96007</b>	<b>41181</b>	<b>43709</b>	<b>361013</b>	<b>361258</b>
a) Commission, exchange and brokerage	57212	63490	5413	6406	168216	204519
b) Net profit (loss) on sale of investments	42355	7539	10906	7516	80335	29917
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	34	-36	8	11	242	305
e) Net profit (loss) on exchange transactions	7593	12333	3765	4609	33771	37870
f) Miscellaneous income	12811	12681	21089	25166	78449	88647
<b>Total (I+II)</b>	<b>1145717</b>	<b>1304789</b>	<b>434598</b>	<b>536959</b>	<b>2503222</b>	<b>3059906</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>734969</b>	<b>791026</b>	<b>275023</b>	<b>337206</b>	<b>1294402</b>	<b>1517914</b>
a) Interest on deposits	702821	747438	256769	312226	1196563	1379538
b) Interest on RBI/ Inter - bank borrowings	716	2296	5194	9444	5412	25764
c) Others	31432	41292	13060	15535	92427	112612
<b>IV. Operating Expenses</b>	<b>168598</b>	<b>189248</b>	<b>71818</b>	<b>98404</b>	<b>476192</b>	<b>636422</b>
a) Payments to and provisions for employees	97129	104845	52964	75585	312114	446110
b) Rent, taxes and lighting	17009	20685	3749	4234	26039	30757
c) Printing and stationery	2044	2272	684	780	4756	5096
d) Advertisement and publicity	1173	907	54	380	4011	3968
e) Depreciation on bank's property	8619	9175	3068	2785	22283	25585
f) Directors' fees, allowances and expenses	45	46	22	31	142	146
g) Auditors' fees and expenses	2088	2732	586	680	3926	4826
h) Law charges	1860	1957	787	976	1661	1692
i) Postage, telegrams, telephones, etc	3068	3197	612	639	10105	10327
j) Repairs and maintenance	2351	2648	887	949	7719	8466
k) Insurance	11886	14165	3695	4909	22091	26165
l) Other expenditure	21326	26620	4710	6455	61346	73283
<b>V. Net Interest Income (I-III)</b>	<b>290744</b>	<b>417755</b>	<b>118394</b>	<b>156045</b>	<b>847807</b>	<b>1180734</b>
<b>VI. Provisions and Contingencies</b>	<b>128682</b>	<b>174227</b>	<b>36876</b>	<b>48732</b>	<b>342092</b>	<b>462220</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>242150</b>	<b>324514</b>	<b>87757</b>	<b>101350</b>	<b>732628</b>	<b>905569</b>
<b>VIII. Profit (Loss) during the year</b>	<b>113468</b>	<b>150287</b>	<b>50880</b>	<b>52617</b>	<b>390536</b>	<b>443350</b>

Source : Annual accounts of banks.



TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2010	2011	2010	2011	2010	2011
	(31)	(32)	(33)	(34)	(35)	(36)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>1004718</b>	<b>1145086</b>	<b>952632</b>	<b>1137080</b>	<b>1330268</b>	<b>1645262</b>
a) Interest/Discount earned on advances/bills	769722	919724	710685	850539	969635	1203124
b) Income on investments	226802	220772	218898	270013	348230	400268
c) Interest on balances with RBI and other inter-bank funds	5095	1072	19887	12424	5533	16110
d) Others	3098	3518	3162	4104	6869	25760
<b>II. Other Income</b>	<b>116746</b>	<b>91512</b>	<b>96593</b>	<b>92541</b>	<b>197474</b>	<b>203878</b>
a) Commission, exchange and brokerage	36300	44223	24908	25086	35176	36494
b) Net profit (loss) on sale of investments	38886	3524	24276	9167	57278	46438
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-2	-28	11	5	-64	-36
e) Net profit (loss) on exchange transactions	6817	9790	6624	11282	32268	42901
f) Miscellaneous income	34746	34003	40773	47000	72816	78080
<b>Total (I+II)</b>	<b>1121464</b>	<b>1236598</b>	<b>1049225</b>	<b>1229622</b>	<b>1527742</b>	<b>1849140</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>730737</b>	<b>706810</b>	<b>720220</b>	<b>752589</b>	<b>911027</b>	<b>1023642</b>
a) Interest on deposits	678082	619330	657748	684243	852777	953794
b) Interest on RBI/ Inter - bank borrowings	1094	11129	19155	18082	10102	11344
c) Others	51561	76351	43318	50264	48148	58503
<b>IV. Operating Expenses</b>	<b>203357</b>	<b>254810</b>	<b>158442</b>	<b>207537</b>	<b>250785</b>	<b>395000</b>
a) Payments to and provisions for employees	133776	177331	105762	148012	135450	259969
b) Rent, taxes and lighting	13360	14786	9466	10572	20549	23521
c) Printing and stationery	1586	1412	1978	2136	3214	3363
d) Advertisement and publicity	1737	1864	1887	2168	3898	9408
e) Depreciation on bank's property	8817	7096	7419	8055	16014	15566
f) Directors' fees, allowances and expenses	74	44	70	67	140	159
g) Auditors' fees and expenses	2023	2039	2045	2354	2745	2139
h) Law charges	868	768	625	624	1120	1030
i) Postage, telegrams, telephones, etc	1892	1830	3001	3483	5823	4330
j) Repairs and maintenance	4857	6283	563	646	5013	5603
k) Insurance	10512	10484	9277	10092	16126	17586
l) Other expenditure	23854	30873	16349	19327	40693	52326
<b>V. Net Interest Income (I-III)</b>	<b>273981</b>	<b>438276</b>	<b>232413</b>	<b>384492</b>	<b>419241</b>	<b>621620</b>
<b>VI. Provisions and Contingencies</b>	<b>106038</b>	<b>170183</b>	<b>69345</b>	<b>178842</b>	<b>158439</b>	<b>222304</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>187370</b>	<b>274978</b>	<b>170563</b>	<b>269496</b>	<b>365930</b>	<b>430498</b>
<b>VIII. Profit (Loss) during the year</b>	<b>81332</b>	<b>104795</b>	<b>101219</b>	<b>90654</b>	<b>207492</b>	<b>208195</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	United Bank of India		Vijaya Bank	
	2010	2011	2010	2011
	(37)	(38)	(39)	(40)
<b>Income</b>				
<b>I. Interest Earned</b>	<b>524894</b>	<b>634146</b>	<b>520065</b>	<b>584406</b>
a) Interest/Discount earned on advances/bills	368024	463391	383851	419190
b) Income on investments	154568	167294	128183	161102
c) Interest on balances with RBI and other inter-bank funds	617	994	23	126
d) Others	1685	2467	8007	3989
<b>II. Other Income</b>	<b>55874</b>	<b>63705</b>	<b>67945</b>	<b>53319</b>
a) Commission, exchange and brokerage	15885	17406	8519	8568
b) Net profit (loss) on sale of investments	18047	19845	28343	11747
c) Net profit (loss) on revaluation of investments	-	-	-	-
d) Net profit (loss) on sale of land and other assets	23	47	-26	-15
e) Net profit (loss) on exchange transactions	2072	2388	4218	3946
f) Miscellaneous income	19847	24020	26891	29073
<b>Total (I+II)</b>	<b>580768</b>	<b>697851</b>	<b>588010</b>	<b>637725</b>
<b>Expenditure &amp; Provisions</b>				
<b>III. Interest Expended</b>	<b>385772</b>	<b>417211</b>	<b>375157</b>	<b>389728</b>
a) Interest on deposits	367228	384955	352398	363724
b) Interest on RBI/ Inter - bank borrowings	11	6621	95	53
c) Others	18533	25636	22663	25952
<b>IV. Operating Expenses</b>	<b>107412</b>	<b>129941</b>	<b>107157</b>	<b>143328</b>
a) Payments to and provisions for employees	66249	81436	70562	101044
b) Rent, taxes and lighting	6837	8895	7809	8905
c) Printing and stationery	1689	1933	665	799
d) Advertisement and publicity	907	903	505	1130
e) Depreciation on bank's property	9855	10033	4893	4617
f) Directors' fees, allowances and expenses	124	89	61	56
g) Auditors' fees and expenses	905	1078	1318	1139
h) Law charges	198	224	61	63
i) Postage, telegrams, telephones, etc	1582	1828	1268	1448
j) Repairs and maintenance	717	859	186	158
k) Insurance	5773	6811	5335	6235
l) Other expenditure	12576	15851	14494	17735
<b>V. Net Interest Income (I-III)</b>	<b>139122</b>	<b>216934</b>	<b>144908</b>	<b>194678</b>
<b>VI. Provisions and Contingencies</b>	<b>55349</b>	<b>98302</b>	<b>54967</b>	<b>52286</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>87585</b>	<b>150699</b>	<b>105696</b>	<b>104668</b>
<b>VIII. Profit (Loss) during the year</b>	<b>32236</b>	<b>52397</b>	<b>50730</b>	<b>52382</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>135949</b>		<b>57796</b>	<b>76213</b>	<b>95661</b>	<b>121841</b>
a) Interest/Discount earned on advances/bills	90602		41713	60074	75583	96543
b) Income on investments	43009		14131	15532	19367	24511
c) Interest on balances with RBI and other inter-bank funds	2302		1467	498	711	779
d) Others	36		484	109	-	7
<b>II. Other Income</b>	<b>12999</b>		<b>7396</b>	<b>7451</b>	<b>14350</b>	<b>15740</b>
a) Commission, exchange and brokerage	3169		2003	1663	2593	3033
b) Net profit (loss) on sale of investments	3249		1285	521	3941	661
c) Net profit (loss) on revaluation of investments	-		-	-	-	-
d) Net profit (loss) on sale of land and other assets	-20		-1	60	52	23
e) Net profit (loss) on exchange transactions	548		640	976	637	1055
f) Miscellaneous income	6054		3469	4231	7127	10969
<b>Total (I+II)</b>	<b>148948</b>		<b>65192</b>	<b>83664</b>	<b>110011</b>	<b>137581</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>102448</b>		<b>45515</b>	<b>51398</b>	<b>67847</b>	<b>79838</b>
a) Interest on deposits	98656		44604	49631	67310	78019
b) Interest on RBI/ Inter - bank borrowings	19		3	317	169	948
c) Others	3773		908	1450	368	871
<b>IV. Operating Expenses</b>	<b>49290</b>		<b>18907</b>	<b>28904</b>	<b>16585</b>	<b>21640</b>
a) Payments to and provisions for employees	38211		11665	21225	8012	10162
b) Rent, taxes and lighting	2363		2145	2301	1920	2533
c) Printing and stationery	351		212	248	342	460
d) Advertisement and publicity	321		77	131	620	1144
e) Depreciation on bank's property	1147		1083	1048	1358	1683
f) Directors' fees, allowances and expenses	56		45	60	26	30
g) Auditors' fees and expenses	246		76	92	65	82
h) Law charges	218		87	80	8	13
i) Postage, telegrams, telephones, etc	682		484	465	399	560
j) Repairs and maintenance	662		508	588	860	1215
k) Insurance	1491		667	746	912	1149
l) Other expenditure	3545		1859	1921	2064	2610
<b>V. Net Interest Income (I-III)</b>	<b>33501</b>		<b>12280</b>	<b>24815</b>	<b>27814</b>	<b>42003</b>
<b>VI. Provisions and Contingencies</b>	<b>7423</b>		<b>604</b>	<b>2144</b>	<b>10303</b>	<b>14598</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>-2790</b>		<b>769</b>	<b>3362</b>	<b>25579</b>	<b>36103</b>
<b>VIII. Profit (Loss) during the year</b>	<b>-10213</b>		<b>165</b>	<b>1218</b>	<b>15276</b>	<b>21505</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Dhanlaxmi Bank		Federal Bank		ING Vysya Bank	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>53457</b>	<b>90642</b>	<b>367324</b>	<b>405203</b>	<b>223289</b>	<b>269406</b>
a) Interest/Discount earned on advances/bills	41939	69910	284973	316880	170940	203263
b) Income on investments	10785	20173	78341	86803	51791	64630
c) Interest on balances with RBI and other inter-bank funds	531	559	2985	1060	126	205
d) Others	201	-	1024	460	433	1308
<b>II. Other Income</b>	<b>9099</b>	<b>14677</b>	<b>53091</b>	<b>51681</b>	<b>62022</b>	<b>65496</b>
a) Commission, exchange and brokerage	703	872	10526	11444	34903	41888
b) Net profit (loss) on sale of investments	1779	968	10771	4576	7970	8195
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	71	52	39	33	9	1509
e) Net profit (loss) on exchange transactions	233	566	4462	5723	10329	10212
f) Miscellaneous income	6312	12220	27293	29905	8810	3693
<b>Total (I+II)</b>	<b>62556</b>	<b>105319</b>	<b>420414</b>	<b>456884</b>	<b>285311</b>	<b>334902</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>39402</b>	<b>64129</b>	<b>226240</b>	<b>230545</b>	<b>140305</b>	<b>168754</b>
a) Interest on deposits	37023	58424	216826	216198	116904	135675
b) Interest on RBI/ Inter - bank borrowings	1082	3274	6	987	1305	4778
c) Others	1298	2431	9409	13360	22097	28301
<b>IV. Operating Expenses</b>	<b>19286</b>	<b>34447</b>	<b>67689</b>	<b>83614</b>	<b>80810</b>	<b>102602</b>
a) Payments to and provisions for employees	10908	20146	36605	48041	42885	60566
b) Rent, taxes and lighting	2160	4592	7114	7960	7657	8139
c) Printing and stationery	307	514	894	1016	915	1092
d) Advertisement and publicity	59	606	1046	1812	438	264
e) Depreciation on bank's property	1030	1559	5019	5426	4096	4773
f) Directors' fees, allowances and expenses	31	29	97	71	59	52
g) Auditors' fees and expenses	59	58	688	809	65	67
h) Law charges	15	30	482	536	382	376
i) Postage, telegrams, telephones, etc	507	1223	1500	1887	1866	2083
j) Repairs and maintenance	200	209	1932	2304	2416	2767
k) Insurance	518	791	3204	3585	2579	2576
l) Other expenditure	3491	4690	9108	10167	17452	19847
<b>V. Net Interest Income (I-III)</b>	<b>14055</b>	<b>26513</b>	<b>141083</b>	<b>174658</b>	<b>82984</b>	<b>100653</b>
<b>VI. Provisions and Contingencies</b>	<b>1538</b>	<b>4137</b>	<b>80030</b>	<b>84017</b>	<b>39974</b>	<b>31682</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>3868</b>	<b>6743</b>	<b>126485</b>	<b>142725</b>	<b>64195</b>	<b>63547</b>
<b>VIII. Profit (Loss) during the year</b>	<b>2330</b>	<b>2606</b>	<b>46455</b>	<b>58708</b>	<b>24222</b>	<b>31865</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>305688</b>	<b>371313</b>	<b>197597</b>	<b>237085</b>	<b>175795</b>	<b>221770</b>
a) Interest/Discount earned on advances/bills	234171	262960	138898	170765	133811	168306
b) Income on investments	70459	106615	56602	64222	39628	52356
c) Interest on balances with RBI and other inter-bank funds	1058	1738	58	60	542	16
d) Others	-	-	2040	2037	1814	1091
<b>II. Other Income</b>	<b>41624</b>	<b>36476</b>	<b>37871</b>	<b>29176</b>	<b>24698</b>	<b>26433</b>
a) Commission, exchange and brokerage	10390	12718	12628	16232	15680	19420
b) Net profit (loss) on sale of investments	17345	9238	18220	4426	5636	3774
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	21	72	44	62
e) Net profit (loss) on exchange transactions	1439	1883	2453	2760	1844	1407
f) Miscellaneous income	12449	12637	4548	5685	1493	1770
<b>Total (I+II)</b>	<b>347311</b>	<b>407789</b>	<b>235468</b>	<b>266260</b>	<b>200492</b>	<b>248203</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>193754</b>	<b>216947</b>	<b>170779</b>	<b>175836</b>	<b>119305</b>	<b>145084</b>
a) Interest on deposits	184061	206917	166195	168469	117641	139856
b) Interest on RBI/ Inter - bank borrowings	8314	4630	440	579	817	2212
c) Others	1380	5400	4145	6788	846	3016
<b>IV. Operating Expenses</b>	<b>57737</b>	<b>75893</b>	<b>38605</b>	<b>54895</b>	<b>34865</b>	<b>43060</b>
a) Payments to and provisions for employees	36636	52361	20680	34508	16327	22950
b) Rent, taxes and lighting	3462	3786	4945	6423	2921	3613
c) Printing and stationery	503	513	399	424	381	530
d) Advertisement and publicity	623	599	318	291	1342	1926
e) Depreciation on bank's property	3693	3793	2223	2299	2263	3009
f) Directors' fees, allowances and expenses	48	58	57	53	47	60
g) Auditors' fees and expenses	629	676	117	123	75	106
h) Law charges	87	80	136	140	77	87
i) Postage, telegrams, telephones, etc	696	581	779	763	1323	1336
j) Repairs and maintenance	665	500	1227	1276	692	1055
k) Insurance	2370	2957	2407	2763	1596	1979
l) Other expenditure	8324	9989	5316	5834	7822	6409
<b>V. Net Interest Income (I-III)</b>	<b>111934</b>	<b>154366</b>	<b>26818</b>	<b>61248</b>	<b>56490</b>	<b>76685</b>
<b>VI. Provisions and Contingencies</b>	<b>44583</b>	<b>53429</b>	<b>9372</b>	<b>15068</b>	<b>12719</b>	<b>18499</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>95820</b>	<b>114949</b>	<b>26084</b>	<b>35529</b>	<b>46322</b>	<b>60058</b>
<b>VIII. Profit (Loss) during the year</b>	<b>51238</b>	<b>61520</b>	<b>16712</b>	<b>20461</b>	<b>33603</b>	<b>41559</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2010	2011	2010	2011	2010	2011
	(19)	(20)	(21)	(22)	(23)	(24)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>90932</b>	<b>106484</b>	<b>22408</b>	<b>25676</b>	<b>14417</b>	<b>18919</b>
a) Interest/Discount earned on advances/bills	72025	83388	13253	16138	9579	13414
b) Income on investments	18281	22975	4785	5755	3264	4400
c) Interest on balances with RBI and other inter-bank funds	626	120	4329	3717	1574	1104
d) Others	-	-	42	65	-	-
<b>II. Other Income</b>	<b>10356</b>	<b>13702</b>	<b>1638</b>	<b>1134</b>	<b>1322</b>	<b>1858</b>
a) Commission, exchange and brokerage	5456	7185	260	200	493	513
b) Net profit (loss) on sale of investments	1224	842	622	117	85	-39
c) Net profit (loss) on revaluation of investments	-	-	-117	-122	-	-
d) Net profit (loss) on sale of land and other assets	8	9	-	-	-4	2
e) Net profit (loss) on exchange transactions	908	1097	-	-	-	-
f) Miscellaneous income	2759	4568	873	939	747	1383
<b>Total (I+II)</b>	<b>101288</b>	<b>120185</b>	<b>24047</b>	<b>26810</b>	<b>15739</b>	<b>20777</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>66019</b>	<b>69984</b>	<b>13059</b>	<b>14074</b>	<b>8525</b>	<b>9403</b>
a) Interest on deposits	64641	66619	12958	14016	8491	9357
b) Interest on RBI/ Inter - bank borrowings	1379	3366	3	2	1	35
c) Others	-	-	97	57	32	11
<b>IV. Operating Expenses</b>	<b>18648</b>	<b>22815</b>	<b>4479</b>	<b>5592</b>	<b>3870</b>	<b>9448</b>
a) Payments to and provisions for employees	9247	11630	2765	3495	2289	7227
b) Rent, taxes and lighting	1697	2233	397	475	490	717
c) Printing and stationery	176	215	51	56	54	73
d) Advertisement and publicity	178	423	27	22	34	35
e) Depreciation on bank's property	1730	2022	204	241	403	153
f) Directors' fees, allowances and expenses	67	60	8	6	13	27
g) Auditors' fees and expenses	35	70	18	24	12	12
h) Law charges	47	93	24	37	7	1
i) Postage, telegrams, telephones, etc	637	585	65	66	55	65
j) Repairs and maintenance	96	119	86	48	65	77
k) Insurance	798	949	200	238	134	168
l) Other expenditure	3939	4416	634	885	316	892
<b>V. Net Interest Income (I-III)</b>	<b>24913</b>	<b>36499</b>	<b>9350</b>	<b>11602</b>	<b>5892</b>	<b>9516</b>
<b>VI. Provisions and Contingencies</b>	<b>13554</b>	<b>17272</b>	<b>2172</b>	<b>2575</b>	<b>1433</b>	<b>693</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>16621</b>	<b>27386</b>	<b>6509</b>	<b>7144</b>	<b>3343</b>	<b>1926</b>
<b>VIII. Profit (Loss) during the year</b>	<b>3067</b>	<b>10114</b>	<b>4337</b>	<b>4569</b>	<b>1911</b>	<b>1233</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>4021</b>	<b>3634</b>	<b>193572</b>	<b>244602</b>	<b>111841</b>	<b>137104</b>
a) Interest/Discount earned on advances/bills	2600	2033	151862	193002	85438	107916
b) Income on investments	1362	1551	37807	48151	25407	28611
c) Interest on balances with RBI and other inter-bank funds	39	40	3903	3448	881	307
d) Others	20	10	-	-	114	271
<b>II. Other Income</b>	<b>584</b>	<b>537</b>	<b>20846</b>	<b>19669</b>	<b>17280</b>	<b>18834</b>
a) Commission, exchange and brokerage	120	205	3009	3541	4693	5179
b) Net profit (loss) on sale of investments	410	302	7802	3937	809	524
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-5	-96	5	31
e) Net profit (loss) on exchange transactions	-62	-79	2041	1907	1891	2310
f) Miscellaneous income	117	109	7998	10381	9882	10790
<b>Total (I+II)</b>	<b>4605</b>	<b>4170</b>	<b>214418</b>	<b>264271</b>	<b>129120</b>	<b>155938</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>3274</b>	<b>2607</b>	<b>136743</b>	<b>165492</b>	<b>74385</b>	<b>82715</b>
a) Interest on deposits	3268	2607	133938	162136	74098	81900
b) Interest on RBI/ Inter - bank borrowings	6	1	302	832	-	27
c) Others	-	-	2502	2524	287	788
<b>IV. Operating Expenses</b>	<b>996</b>	<b>1038</b>	<b>36618</b>	<b>46253</b>	<b>23145</b>	<b>29802</b>
a) Payments to and provisions for employees	468	460	22632	28982	14398	19499
b) Rent, taxes and lighting	142	149	3086	3814	1868	2146
c) Printing and stationery	9	12	707	619	377	400
d) Advertisement and publicity	1	2	765	864	246	439
e) Depreciation on bank's property	79	77	1676	2282	900	967
f) Directors' fees, allowances and expenses	23	25	24	29	29	65
g) Auditors' fees and expenses	4	4	133	151	38	42
h) Law charges	24	17	115	149	58	22
i) Postage, telegrams, telephones, etc	12	6	750	932	425	489
j) Repairs and maintenance	27	34	1024	976	647	682
k) Insurance	65	63	1915	2303	1004	1187
l) Other expenditure	141	188	3791	5154	3155	3865
<b>V. Net Interest Income (I-III)</b>	<b>746</b>	<b>1026</b>	<b>56829</b>	<b>79110</b>	<b>37455</b>	<b>54389</b>
<b>VI. Provisions and Contingencies</b>	<b>20</b>	<b>104</b>	<b>17681</b>	<b>23270</b>	<b>13137</b>	<b>18331</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>334</b>	<b>525</b>	<b>41057</b>	<b>52526</b>	<b>31590</b>	<b>43421</b>
<b>VIII. Profit (Loss) during the year</b>	<b>314</b>	<b>421</b>	<b>23376</b>	<b>29256</b>	<b>18453</b>	<b>25090</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>1163802</b>	<b>1515481</b>	<b>45897</b>	<b>53626</b>	<b>1617272</b>	<b>1992821</b>
a) Interest/Discount earned on advances/bills	798660	1040311	35989	40265	1209828	1508501
b) Income on investments	342831	443868	9465	13197	398111	467544
c) Interest on balances with RBI and other inter-bank funds	12000	18262	443	164	8096	14808
d) Others	10310	13039	-	-	1238	1968
<b>II. Other Income</b>	<b>394578</b>	<b>463213</b>	<b>10752</b>	<b>11210</b>	<b>398311</b>	<b>433515</b>
a) Commission, exchange and brokerage	256520	335742	6637	6608	300590	359672
b) Net profit (loss) on sale of investments	73624	36632	1778	2529	34808	-8368
c) Net profit (loss) on revaluation of investments	-	-	-	-	-301	3106
d) Net profit (loss) on sale of land and other assets	-387	-698	-25	105	402	-82
e) Net profit (loss) on exchange transactions	44590	56360	678	903	61021	92084
f) Miscellaneous income	20231	35177	1684	1065	1790	-12897
<b>Total (I+II)</b>	<b>1558380</b>	<b>1978694</b>	<b>56649</b>	<b>64836</b>	<b>2015583</b>	<b>2426336</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>663353</b>	<b>859182</b>	<b>31742</b>	<b>34712</b>	<b>778630</b>	<b>938508</b>
a) Interest on deposits	571453	749852	28301	29171	699771	802831
b) Interest on RBI/ Inter - bank borrowings	14936	16098	2182	4205	74552	133644
c) Others	76964	93233	1259	1337	4307	2033
<b>IV. Operating Expenses</b>	<b>370972</b>	<b>477943</b>	<b>20081</b>	<b>21518</b>	<b>593980</b>	<b>715291</b>
a) Payments to and provisions for employees	125582	161390	8805	10637	228918	283604
b) Rent, taxes and lighting	49609	67985	3145	3022	56105	62630
c) Printing and stationery	8310	10960	199	256	16454	22278
d) Advertisement and publicity	4727	7902	144	124	8312	15895
e) Depreciation on bank's property	23432	28959	1538	1315	39439	49741
f) Directors' fees, allowances and expenses	51	58	46	50	45	47
g) Auditors' fees and expenses	68	75	43	57	103	102
h) Law charges	1474	1338	34	114	3231	3150
i) Postage, telegrams, telephones, etc	17566	19849	347	389	32588	30019
j) Repairs and maintenance	30233	38393	567	562	45380	50847
k) Insurance	14143	18495	467	539	16106	19878
l) Other expenditure	95777	122541	4747	4453	147301	177101
<b>V. Net Interest Income (I-III)</b>	<b>500450</b>	<b>656298</b>	<b>14155</b>	<b>18914</b>	<b>838642</b>	<b>1054313</b>
<b>VI. Provisions and Contingencies</b>	<b>272602</b>	<b>302720</b>	<b>12672</b>	<b>6463</b>	<b>348103</b>	<b>379897</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>524056</b>	<b>641569</b>	<b>4827</b>	<b>8606</b>	<b>642973</b>	<b>772537</b>
<b>VIII. Profit (Loss) during the year</b>	<b>251453</b>	<b>338849</b>	<b>-7845</b>	<b>2143</b>	<b>294870</b>	<b>392640</b>

Source : Annual accounts of banks.



TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	ICICI Bank		Indusind Bank		Kotak Mahindra Bank	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>2570693</b>	<b>2597405</b>	<b>270699</b>	<b>358936</b>	<b>325562</b>	<b>430356</b>
a) Interest/Discount earned on advances/bills	1737273	1642478	211295	283460	252691	332815
b) Income on investments	646635	790519	55915	73330	72686	95718
c) Interest on balances with RBI and other inter-bank funds	62499	36677	1094	1064	106	1719
d) Others	124286	127731	2395	1081	80	104
<b>II. Other Income</b>	<b>747765</b>	<b>664789</b>	<b>55348</b>	<b>71366</b>	<b>62824</b>	<b>63304</b>
a) Commission, exchange and brokerage	483081	551464	19355	25695	30551	35274
b) Net profit (loss) on sale of investments	54642	21761	11103	4040	5224	9099
c) Net profit (loss) on revaluation of investments	18522	-46101	-	-	-	-
d) Net profit (loss) on sale of land and other assets	13452	4117	-3400	-286	-294	2
e) Net profit (loss) on exchange transactions	110605	91688	8445	15416	-86	-2640
f) Miscellaneous income	67463	41861	19844	26500	27430	21569
<b>Total (I+II)</b>	<b>3318458</b>	<b>3262195</b>	<b>326047</b>	<b>430302</b>	<b>388386</b>	<b>493660</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>1759257</b>	<b>1695715</b>	<b>182058</b>	<b>221286</b>	<b>139748</b>	<b>205849</b>
a) Interest on deposits	1151347	1007086	156006	182850	98008	149754
b) Interest on RBI/ Inter - bank borrowings	119513	124824	4829	8447	19922	31482
c) Others	488397	563806	21223	29989	21818	24612
<b>IV. Operating Expenses</b>	<b>585983</b>	<b>661725</b>	<b>73600</b>	<b>100848</b>	<b>118939</b>	<b>155332</b>
a) Payments to and provisions for employees	192579	281693	29056	38265	58348	78383
b) Rent, taxes and lighting	59243	65374	6883	8933	15034	15065
c) Printing and stationery	9160	9329	1397	1815	1765	2728
d) Advertisement and publicity	11080	14875	626	1648	1929	4400
e) Depreciation on bank's property	61950	56244	4529	6055	9000	9827
f) Directors' fees, allowances and expenses	42	46	61	71	19	22
g) Auditors' fees and expenses	225	223	106	107	112	133
h) Law charges	9874	4221	1482	1861	1647	1670
i) Postage, telegrams, telephones, etc	20077	16377	3477	3938	3283	3892
j) Repairs and maintenance	47246	50454	4780	5236	6077	7843
k) Insurance	20056	20643	2987	3322	1748	2413
l) Other expenditure	154451	142246	18216	29597	19978	28956
<b>V. Net Interest Income (I-III)</b>	<b>811436</b>	<b>901690</b>	<b>88642</b>	<b>137649</b>	<b>185815</b>	<b>224507</b>
<b>VI. Provisions and Contingencies</b>	<b>570720</b>	<b>389617</b>	<b>35359</b>	<b>50435</b>	<b>73589</b>	<b>50661</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>973218</b>	<b>904754</b>	<b>70389</b>	<b>108167</b>	<b>129700</b>	<b>132479</b>
<b>VIII. Profit (Loss) during the year</b>	<b>402498</b>	<b>515138</b>	<b>35031</b>	<b>57733</b>	<b>56111</b>	<b>81818</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Yes Bank	
	2010	2011
	(13)	(14)
<b>Income</b>		
<b>I. Interest Earned</b>	<b>236971</b>	<b>404175</b>
a) Interest/Discount earned on advances/bills	177150	298912
b) Income on investments	58589	102731
c) Interest on balances with RBI and other inter-bank funds	869	1875
d) Others	363	656
<b>II. Other Income</b>	<b>57553</b>	<b>62327</b>
a) Commission, exchange and brokerage	37911	58697
b) Net profit (loss) on sale of investments	9862	-4636
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	-59	-44
e) Net profit (loss) on exchange transactions	5437	6858
f) Miscellaneous income	4403	1453
<b>Total (I+II)</b>	<b>294524</b>	<b>466502</b>
<b>Expenditure &amp; Provisions</b>		
<b>III. Interest Expended</b>	<b>158176</b>	<b>279482</b>
a) Interest on deposits	125344	229418
b) Interest on RBI/ Inter - bank borrowings	30257	45879
c) Others	2574	4185
<b>IV. Operating Expenses</b>	<b>50015</b>	<b>67981</b>
a) Payments to and provisions for employees	25689	36234
b) Rent, taxes and lighting	7305	8667
c) Printing and stationery	396	592
d) Advertisement and publicity	1079	2064
e) Depreciation on bank's property	3026	3484
f) Directors' fees, allowances and expenses	35	41
g) Auditors' fees and expenses	42	64
h) Law charges	80	85
i) Postage, telegrams, telephones, etc	721	884
j) Repairs and maintenance	454	382
k) Insurance	1488	2745
l) Other expenditure	9701	12741
<b>V. Net Interest Income (I-III)</b>	<b>78795</b>	<b>124693</b>
<b>VI. Provisions and Contingencies</b>	<b>38559</b>	<b>46325</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>86333</b>	<b>119039</b>
<b>VIII. Profit (Loss) during the year</b>	<b>47774</b>	<b>72714</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
FOREIGN BANKS

(Amount in ₹ lakh)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>330</b>	<b>399</b>	<b>4110</b>	<b>4281</b>	<b>6382</b>	<b>6219</b>
a) Interest/Discount earned on advances/bills	232	282	1226	1378	5655	4951
b) Income on investments	54	75	1008	1744	713	1260
c) Interest on balances with RBI and other inter-bank funds	44	42	1230	1159	14	8
d) Others	-	-	646	-	-	-
<b>II. Other Income</b>	<b>1246</b>	<b>1596</b>	<b>328</b>	<b>351</b>	<b>31460</b>	<b>39779</b>
a) Commission, exchange and brokerage	1160	1482	185	176	28906	36573
b) Net profit (loss) on sale of investments	-	-	1	-	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	-20	41	27
e) Net profit (loss) on exchange transactions	25	55	142	195	-	-
f) Miscellaneous income	61	59	-	-	2513	3179
<b>Total (I+II)</b>	<b>1576</b>	<b>1996</b>	<b>4438</b>	<b>4632</b>	<b>37842</b>	<b>45998</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>43</b>	<b>27</b>	<b>2008</b>	<b>2438</b>	<b>3215</b>	<b>3812</b>
a) Interest on deposits	37	20	1998	2142	2575	3318
b) Interest on RBI/ Inter - bank borrowings	6	7	11	297	630	494
c) Others	-	-	-	-	9	-
<b>IV. Operating Expenses</b>	<b>670</b>	<b>848</b>	<b>1307</b>	<b>1458</b>	<b>32142</b>	<b>41621</b>
a) Payments to and provisions for employees	104	103	693	836	8626	10199
b) Rent, taxes and lighting	60	68	153	181	1369	1393
c) Printing and stationery	7	11	21	13	391	384
d) Advertisement and publicity	8	18	4	4	5961	12750
e) Depreciation on bank's property	80	82	31	32	3077	2747
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	2	3	4	4	22	30
h) Law charges	-	1	3	5	47	36
i) Postage, telegrams, telephones, etc	37	53	47	47	1275	1359
j) Repairs and maintenance	15	8	102	96	960	739
k) Insurance	3	1	50	52	54	56
l) Other expenditure	354	500	199	186	10359	11929
<b>V. Net Interest Income (I-III)</b>	<b>287</b>	<b>372</b>	<b>2101</b>	<b>1843</b>	<b>3168</b>	<b>2407</b>
<b>VI. Provisions and Contingencies</b>	<b>390</b>	<b>590</b>	<b>360</b>	<b>-86</b>	<b>7518</b>	<b>-2045</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>863</b>	<b>1120</b>	<b>1122</b>	<b>736</b>	<b>2486</b>	<b>565</b>
<b>VIII. Profit (Loss) during the year</b>	<b>472</b>	<b>531</b>	<b>762</b>	<b>822</b>	<b>-5032</b>	<b>2609</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Antwerp Diamond Bank		Bank Internasional Indonesia		Bank of America	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>3429</b>	<b>2867</b>	<b>93</b>	<b>175</b>	<b>56862</b>	<b>72529</b>
a) Interest/Discount earned on advances/bills	2578	1746	-	-	26560	33580
b) Income on investments	850	958	-	-	28905	35868
c) Interest on balances with RBI and other inter-bank funds	2	3	92	175	38	562
d) Others	-	160	-	-	1359	2519
<b>II. Other Income</b>	<b>1527</b>	<b>1084</b>	<b>-9</b>	<b>7</b>	<b>49286</b>	<b>58099</b>
a) Commission, exchange and brokerage	1340	786	-	-	6047	4656
b) Net profit (loss) on sale of investments	-	-	-	-	-2606	-5444
c) Net profit (loss) on revaluation of investments	-	-	-	-	-3	-
d) Net profit (loss) on sale of land and other assets	1	2	-	-	27	7
e) Net profit (loss) on exchange transactions	94	207	-10	-	42667	53010
f) Miscellaneous income	92	90	-	7	3153	5870
<b>Total (I+II)</b>	<b>4956</b>	<b>3952</b>	<b>84</b>	<b>183</b>	<b>106147</b>	<b>130627</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>802</b>	<b>734</b>	<b>-</b>	<b>-</b>	<b>18599</b>	<b>19753</b>
a) Interest on deposits	78	56	-	-	14537	15128
b) Interest on RBI/ Inter - bank borrowings	607	331	-	-	534	2239
c) Others	116	347	-	-	3528	2386
<b>IV. Operating Expenses</b>	<b>1078</b>	<b>1196</b>	<b>25</b>	<b>43</b>	<b>24386</b>	<b>35853</b>
a) Payments to and provisions for employees	437	711	-	-	12679	21729
b) Rent, taxes and lighting	55	66	-	6	1592	1737
c) Printing and stationery	4	6	-	-	187	335
d) Advertisement and publicity	2	5	-	-	-	-
e) Depreciation on bank's property	16	24	-	-	797	919
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	6	6	3	3	23	31
h) Law charges	35	23	18	20	86	36
i) Postage, telegrams, telephones, etc	56	51	-	-	412	702
j) Repairs and maintenance	27	30	-	-	430	584
k) Insurance	3	3	-	-	622	550
l) Other expenditure	437	272	4	14	7559	9229
<b>V. Net Interest Income (I-III)</b>	<b>2628</b>	<b>2134</b>	<b>93</b>	<b>175</b>	<b>38262</b>	<b>52775</b>
<b>VI. Provisions and Contingencies</b>	<b>3266</b>	<b>3464</b>	<b>9</b>	<b>28</b>	<b>28117</b>	<b>32757</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>3077</b>	<b>2023</b>	<b>58</b>	<b>140</b>	<b>63162</b>	<b>75021</b>
<b>VIII. Profit (Loss) during the year</b>	<b>-189</b>	<b>-1441</b>	<b>49</b>	<b>112</b>	<b>35045</b>	<b>42264</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>4053</b>	<b>5197</b>	<b>1146</b>	<b>1334</b>	<b>42381</b>	<b>46188</b>
a) Interest/Discount earned on advances/bills	3060	3913	497	590	34482	33202
b) Income on investments	946	1215	339	361	7753	11936
c) Interest on balances with RBI and other inter-bank funds	48	40	-	-	4	8
d) Others	-	29	310	383	142	1042
<b>II. Other Income</b>	<b>1018</b>	<b>960</b>	<b>610</b>	<b>474</b>	<b>13337</b>	<b>15396</b>
a) Commission, exchange and brokerage	521	441	236	253	1799	2098
b) Net profit (loss) on sale of investments	180	7	-	3	-180	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-2	2	5	-	-1	-26
e) Net profit (loss) on exchange transactions	225	295	41	80	7316	8888
f) Miscellaneous income	94	216	328	138	4403	4436
<b>Total (I+II)</b>	<b>5071</b>	<b>6157</b>	<b>1756</b>	<b>1808</b>	<b>55718</b>	<b>61583</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>2651</b>	<b>2369</b>	<b>378</b>	<b>384</b>	<b>18081</b>	<b>23860</b>
a) Interest on deposits	2541	1909	376	383	11370	20271
b) Interest on RBI/ Inter - bank borrowings	19	186	2	1	3415	3579
c) Others	91	274	-	-	3295	10
<b>IV. Operating Expenses</b>	<b>1682</b>	<b>1728</b>	<b>357</b>	<b>372</b>	<b>4565</b>	<b>5349</b>
a) Payments to and provisions for employees	725	828	130	131	1920	2370
b) Rent, taxes and lighting	381	339	46	55	764	832
c) Printing and stationery	27	22	5	4	61	64
d) Advertisement and publicity	4	6	5	6	7	8
e) Depreciation on bank's property	171	209	27	30	194	204
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	10	6	1	1	23	36
h) Law charges	4	10	11	4	19	14
i) Postage, telegrams, telephones, etc	77	45	63	60	205	253
j) Repairs and maintenance	53	63	11	19	260	276
k) Insurance	54	68	1	-	185	214
l) Other expenditure	177	131	57	61	927	1078
<b>V. Net Interest Income (I-III)</b>	<b>1402</b>	<b>2828</b>	<b>768</b>	<b>950</b>	<b>24300</b>	<b>22328</b>
<b>VI. Provisions and Contingencies</b>	<b>496</b>	<b>630</b>	<b>465</b>	<b>328</b>	<b>13193</b>	<b>13192</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>738</b>	<b>2061</b>	<b>1022</b>	<b>1053</b>	<b>33072</b>	<b>32375</b>
<b>VIII. Profit (Loss) during the year</b>	<b>241</b>	<b>1430</b>	<b>557</b>	<b>725</b>	<b>19879</b>	<b>19183</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Bank of Tokyo Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2010	2011	2010	2011	2010	2011
	(19)	(20)	(21)	(22)	(23)	(24)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>25642</b>	<b>31332</b>	<b>165926</b>	<b>168037</b>	<b>58496</b>	<b>64611</b>
a) Interest/Discount earned on advances/bills	20400	24059	121206	89301	28254	36723
b) Income on investments	3703	5856	41835	77745	25494	27399
c) Interest on balances with RBI and other inter-bank funds	1538	1254	2540	318	4675	486
d) Others	-	163	346	673	73	2
<b>II. Other Income</b>	<b>7734</b>	<b>8139</b>	<b>14922</b>	<b>45632</b>	<b>19471</b>	<b>24903</b>
a) Commission, exchange and brokerage	3557	3818	25818	23547	11462	13472
b) Net profit (loss) on sale of investments	-	-	-3410	-5473	-4662	-2838
c) Net profit (loss) on revaluation of investments	-	-	-	-2365	-	-
d) Net profit (loss) on sale of land and other assets	-5	-10	-	-	-32	266
e) Net profit (loss) on exchange transactions	3901	4304	-8569	29815	11801	12817
f) Miscellaneous income	280	27	1084	107	902	1187
<b>Total (I+II)</b>	<b>33376</b>	<b>39471</b>	<b>180848</b>	<b>213669</b>	<b>77967</b>	<b>89514</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>12637</b>	<b>6723</b>	<b>69808</b>	<b>83254</b>	<b>14299</b>	<b>24095</b>
a) Interest on deposits	8936	5599	35594	35021	11383	20185
b) Interest on RBI/ Inter - bank borrowings	371	393	31741	34708	2916	3910
c) Others	3330	731	2472	13525	-	-
<b>IV. Operating Expenses</b>	<b>5078</b>	<b>6882</b>	<b>78014</b>	<b>76048</b>	<b>23815</b>	<b>27645</b>
a) Payments to and provisions for employees	2076	3308	32521	31797	10184	11376
b) Rent, taxes and lighting	421	799	6299	7467	1596	4257
c) Printing and stationery	78	98	438	332	160	158
d) Advertisement and publicity	6	8	1907	1484	225	455
e) Depreciation on bank's property	659	1031	5175	3775	638	851
f) Directors' fees, allowances and expenses	1	-	-	-	-	-
g) Auditors' fees and expenses	11	12	37	48	29	32
h) Law charges	34	30	571	155	23	113
i) Postage, telegrams, telephones, etc	83	110	1665	1557	341	305
j) Repairs and maintenance	214	244	512	2071	1741	1805
k) Insurance	237	203	686	791	435	539
l) Other expenditure	1257	1038	28205	26570	8442	7752
<b>V. Net Interest Income (I-III)</b>	<b>13004</b>	<b>24609</b>	<b>96118</b>	<b>84783</b>	<b>44197</b>	<b>40516</b>
<b>VI. Provisions and Contingencies</b>	<b>8335</b>	<b>15704</b>	<b>88433</b>	<b>44357</b>	<b>21812</b>	<b>18975</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>15660</b>	<b>25867</b>	<b>33026</b>	<b>54366</b>	<b>39853</b>	<b>37774</b>
<b>VIII. Profit (Loss) during the year</b>	<b>7326</b>	<b>10162</b>	<b>-55407</b>	<b>10010</b>	<b>18041</b>	<b>18799</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>1693</b>	<b>2084</b>	<b>607047</b>	<b>629787</b>		<b>832</b>
a) Interest/Discount earned on advances/bills	1611	1883	401888	349947		44
b) Income on investments	71	194	179320	261352		12
c) Interest on balances with RBI and other inter-bank funds	11	7	24229	15152		776
d) Others	-	-	1610	3336		-
<b>II. Other Income</b>	<b>361</b>	<b>527</b>	<b>159134</b>	<b>191846</b>		<b>198</b>
a) Commission, exchange and brokerage	116	132	88562	94288		96
b) Net profit (loss) on sale of investments	-	-	-23079	-57636		-
c) Net profit (loss) on revaluation of investments	-	-	-	-		-
d) Net profit (loss) on sale of land and other assets	-32	-	-325	-167		-
e) Net profit (loss) on exchange transactions	121	272	92345	154248		102
f) Miscellaneous income	155	124	1629	1113		-
<b>Total (I+II)</b>	<b>2054</b>	<b>2611</b>	<b>766180</b>	<b>821633</b>		<b>1030</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>297</b>	<b>592</b>	<b>201676</b>	<b>222247</b>		<b>2</b>
a) Interest on deposits	266	384	167068	163330		1
b) Interest on RBI/ Inter - bank borrowings	30	196	15847	32270		1
c) Others	1	12	18761	26647		-
<b>IV. Operating Expenses</b>	<b>1238</b>	<b>1147</b>	<b>235432</b>	<b>271700</b>		<b>2702</b>
a) Payments to and provisions for employees	380	464	87512	101114		1039
b) Rent, taxes and lighting	164	94	11535	13193		334
c) Printing and stationery	4	5	4266	4980		6
d) Advertisement and publicity	2	2	10038	8433		45
e) Depreciation on bank's property	51	56	8060	9385		35
f) Directors' fees, allowances and expenses	-	-	-	-		-
g) Auditors' fees and expenses	6	6	65	69		3
h) Law charges	29	30	930	1600		49
i) Postage, telegrams, telephones, etc	14	17	14996	21761		8
j) Repairs and maintenance	65	100	6112	7657		8
k) Insurance	7	12	5222	5839		37
l) Other expenditure	517	361	86695	97669		1137
<b>V. Net Interest Income (I-III)</b>	<b>1396</b>	<b>1492</b>	<b>405371</b>	<b>407540</b>		<b>830</b>
<b>VI. Provisions and Contingencies</b>	<b>192</b>	<b>469</b>	<b>243034</b>	<b>185223</b>		<b>10</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>519</b>	<b>872</b>	<b>329073</b>	<b>327687</b>		<b>-1674</b>
<b>VIII. Profit (Loss) during the year</b>	<b>328</b>	<b>403</b>	<b>86039</b>	<b>142464</b>		<b>-1684</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Credit Agricole Bank		DBS Bank		Deutsche Bank	
	2010	2011	2010	2011	2010	2011
	(31)	(32)	(33)	(34)	(35)	(36)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>32976</b>	<b>36892</b>	<b>87981</b>	<b>106586</b>	<b>157887</b>	<b>188016</b>
a) Interest/Discount earned on advances/bills	12820	14060	27625	35392	94513	115899
b) Income on investments	20010	22677	58902	63018	62127	62702
c) Interest on balances with RBI and other inter-bank funds	122	140	1454	8177	1245	8248
d) Others	24	16	-	-	2	1167
<b>II. Other Income</b>	<b>23975</b>	<b>18030</b>	<b>15487</b>	<b>9614</b>	<b>81705</b>	<b>98046</b>
a) Commission, exchange and brokerage	8857	6087	17039	19665	45866	51977
b) Net profit (loss) on sale of investments	-814	-5231	2504	-10484	-2736	-17174
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-7	-16	3	-5	-749	-185
e) Net profit (loss) on exchange transactions	15844	16926	-4084	357	34134	63795
f) Miscellaneous income	95	263	24	80	5190	-368
<b>Total (I+II)</b>	<b>56951</b>	<b>54922</b>	<b>103468</b>	<b>116200</b>	<b>239592</b>	<b>286062</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>10132</b>	<b>17451</b>	<b>31760</b>	<b>59079</b>	<b>30235</b>	<b>46161</b>
a) Interest on deposits	3587	4226	20516	35770	15673	23756
b) Interest on RBI/ Inter - bank borrowings	5049	11682	11244	23309	14331	22389
c) Others	1497	1543	-	-	232	17
<b>IV. Operating Expenses</b>	<b>8030</b>	<b>9468</b>	<b>16772</b>	<b>27258</b>	<b>95638</b>	<b>112344</b>
a) Payments to and provisions for employees	4250	5173	7345	12516	51057	54651
b) Rent, taxes and lighting	705	707	3676	4036	3262	4752
c) Printing and stationery	23	35	56	103	710	734
d) Advertisement and publicity	126	145	278	372	1497	1972
e) Depreciation on bank's property	342	455	1290	1358	3327	3370
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	5	5	5	25	50	67
h) Law charges	83	562	81	264	264	391
i) Postage, telegrams, telephones, etc	90	116	467	343	3883	3400
j) Repairs and maintenance	179	225	339	593	3566	4476
k) Insurance	113	124	440	690	-367	2769
l) Other expenditure	2115	1921	2795	6957	28388	35762
<b>V. Net Interest Income (I-III)</b>	<b>22844</b>	<b>19441</b>	<b>56220</b>	<b>47507</b>	<b>127652</b>	<b>141855</b>
<b>VI. Provisions and Contingencies</b>	<b>30969</b>	<b>23216</b>	<b>27933</b>	<b>17140</b>	<b>69083</b>	<b>64544</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>38789</b>	<b>28002</b>	<b>54935</b>	<b>29863</b>	<b>113718</b>	<b>127557</b>
<b>VIII. Profit (Loss) during the year</b>	<b>7820</b>	<b>4786</b>	<b>27003</b>	<b>12723</b>	<b>44635</b>	<b>63013</b>

Source : Annual accounts of banks.



TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
FOREIGN BANKS

(Amount in ₹ lakh)

Items	FirstRand Bank		HSBC		J.P.Morgan Chase Bank	
	2010	2011	2010	2011	2010	2011
	(37)	(38)	(39)	(40)	(41)	(42)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>565</b>	<b>3527</b>	<b>516588</b>	<b>519496</b>	<b>43810</b>	<b>73958</b>
a) Interest/Discount earned on advances/bills	71	335	264483	240951	2862	10529
b) Income on investments	248	3179	244772	272436	32910	60254
c) Interest on balances with RBI and other inter-bank funds	245	9	6600	5478	7730	3133
d) Others	-	3	733	631	309	41
<b>II. Other Income</b>	<b>1194</b>	<b>2343</b>	<b>213548</b>	<b>178865</b>	<b>-10100</b>	<b>54168</b>
a) Commission, exchange and brokerage	66	190	105866	105884	11673	11895
b) Net profit (loss) on sale of investments	-9	-15	-9284	-64532	-3362	-4019
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-3	-1	-100	-21	2	-
e) Net profit (loss) on exchange transactions	20	323	91033	117618	-19336	46272
f) Miscellaneous income	1120	1846	26034	19916	923	19
<b>Total (I+II)</b>	<b>1759</b>	<b>5870</b>	<b>730137</b>	<b>698361</b>	<b>33711</b>	<b>128126</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>98</b>	<b>1520</b>	<b>191466</b>	<b>185912</b>	<b>17988</b>	<b>24711</b>
a) Interest on deposits	-	8	170433	176021	13388	16994
b) Interest on RBI/ Inter - bank borrowings	52	1246	19910	8995	2484	5512
c) Others	45	266	1122	896	2115	2205
<b>IV. Operating Expenses</b>	<b>5386</b>	<b>5194</b>	<b>195012</b>	<b>219095</b>	<b>16300</b>	<b>20438</b>
a) Payments to and provisions for employees	3952	3637	82230	87439	9806	12893
b) Rent, taxes and lighting	321	287	14301	12766	896	1015
c) Printing and stationery	7	11	1653	1356	65	72
d) Advertisement and publicity	-	15	8957	11581	3	4
e) Depreciation on bank's property	291	330	8783	7200	313	298
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	5	4	45	45	17	18
h) Law charges	69	4	655	2030	306	194
i) Postage, telegrams, telephones, etc	129	7	5949	5708	505	598
j) Repairs and maintenance	71	120	4061	4304	933	624
k) Insurance	60	55	7179	7871	454	637
l) Other expenditure	482	723	61199	78796	3004	4084
<b>V. Net Interest Income (I-III)</b>	<b>467</b>	<b>2006</b>	<b>325122</b>	<b>333584</b>	<b>25823</b>	<b>49247</b>
<b>VI. Provisions and Contingencies</b>	<b>8</b>	<b>40</b>	<b>262667</b>	<b>140594</b>	<b>-1681</b>	<b>34488</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>-3725</b>	<b>-845</b>	<b>343659</b>	<b>293354</b>	<b>-577</b>	<b>82977</b>
<b>VIII. Profit (Loss) during the year</b>	<b>-3733</b>	<b>-885</b>	<b>80991</b>	<b>152759</b>	<b>1104</b>	<b>48489</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
FOREIGN BANKS

(Amount in ₹ lakh)

Items	JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2010	2011	2010	2011	2010	2011
	(43)	(44)	(45)	(46)	(47)	(48)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>523</b>	<b>688</b>	<b>790</b>	<b>954</b>	<b>524</b>	<b>540</b>
a) Interest/Discount earned on advances/bills	131	202	53	63	125	208
b) Income on investments	3	8	202	221	346	243
c) Interest on balances with RBI and other inter-bank funds	389	478	535	671	51	54
d) Others	-	-	-	-	2	35
<b>II. Other Income</b>	<b>27</b>	<b>46</b>	<b>108</b>	<b>167</b>	<b>1312</b>	<b>1516</b>
a) Commission, exchange and brokerage	12	23	54	59	1024	1123
b) Net profit (loss) on sale of investments	-	-	-3	-	22	1
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	3	-	-3
e) Net profit (loss) on exchange transactions	8	11	58	104	71	215
f) Miscellaneous income	7	12	-	-	195	180
<b>Total (I+II)</b>	<b>550</b>	<b>734</b>	<b>898</b>	<b>1121</b>	<b>1836</b>	<b>2056</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>-</b>	<b>2</b>	<b>366</b>	<b>294</b>	<b>11</b>	<b>14</b>
a) Interest on deposits	-	2	366	290	10	14
b) Interest on RBI/ Inter - bank borrowings	-	-	-	4	-	-
c) Others	-	-	-	-	1	-
<b>IV. Operating Expenses</b>	<b>768</b>	<b>875</b>	<b>391</b>	<b>372</b>	<b>836</b>	<b>674</b>
a) Payments to and provisions for employees	272	332	71	78	306	339
b) Rent, taxes and lighting	335	350	223	191	146	110
c) Printing and stationery	7	7	2	2	7	4
d) Advertisement and publicity	1	-	1	1	8	2
e) Depreciation on bank's property	32	33	20	12	42	31
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	10	10	2	2	3	4
h) Law charges	-	12	-	2	12	4
i) Postage, telegrams, telephones, etc	8	6	5	6	34	40
j) Repairs and maintenance	11	12	20	29	35	31
k) Insurance	1	1	1	1	9	4
l) Other expenditure	90	113	45	48	235	106
<b>V. Net Interest Income (I-III)</b>	<b>523</b>	<b>686</b>	<b>424</b>	<b>661</b>	<b>513</b>	<b>526</b>
<b>VI. Provisions and Contingencies</b>	<b>-81</b>	<b>-24</b>	<b>63</b>	<b>195</b>	<b>562</b>	<b>585</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>-218</b>	<b>-143</b>	<b>141</b>	<b>455</b>	<b>989</b>	<b>1368</b>
<b>VIII. Profit (Loss) during the year</b>	<b>-137</b>	<b>-120</b>	<b>78</b>	<b>260</b>	<b>427</b>	<b>783</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Mizuho Corporate Bank		Oman International Bank		Royal Bank of Scotland	
	2010	2011	2010	2011	2010	2011
	(49)	(50)	(51)	(52)	(53)	(54)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>9837</b>	<b>15438</b>	<b>1437</b>	<b>1465</b>	<b>212626</b>	<b>181285</b>
a) Interest/Discount earned on advances/bills	7930	12785	8	8	155210	99844
b) Income on investments	1704	1981	635	637	56426	69386
c) Interest on balances with RBI and other inter-bank funds	174	626	794	819	417	215
d) Others	29	46	-	-	573	11841
<b>II. Other Income</b>	<b>3726</b>	<b>6731</b>	<b>1093</b>	<b>1257</b>	<b>74948</b>	<b>78637</b>
a) Commission, exchange and brokerage	1653	3098	33	38	44779	40801
b) Net profit (loss) on sale of investments	-	-	-	-	435	-2808
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-14	-3	1	2	936	-5
e) Net profit (loss) on exchange transactions	2086	3636	27	49	18644	28703
f) Miscellaneous income	1	-	1032	1168	10153	11946
<b>Total (I+II)</b>	<b>13563</b>	<b>22169</b>	<b>2530</b>	<b>2722</b>	<b>287573</b>	<b>259922</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>5058</b>	<b>3795</b>	<b>848</b>	<b>830</b>	<b>71412</b>	<b>73538</b>
a) Interest on deposits	4944	3732	808	786	51572	51209
b) Interest on RBI/ Inter - bank borrowings	6	28	39	43	16052	14885
c) Others	108	35	-	-	3788	7444
<b>IV. Operating Expenses</b>	<b>4604</b>	<b>5401</b>	<b>657</b>	<b>715</b>	<b>99628</b>	<b>100045</b>
a) Payments to and provisions for employees	1811	2357	189	225	41677	38013
b) Rent, taxes and lighting	1134	1118	52	51	8876	9103
c) Printing and stationery	31	31	6	6	1402	1447
d) Advertisement and publicity	2	3	2	4	4232	2128
e) Depreciation on bank's property	702	781	119	120	3953	3644
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	14	15	3	5	69	77
h) Law charges	7	76	29	29	508	792
i) Postage, telegrams, telephones, etc	36	40	20	17	4086	3650
j) Repairs and maintenance	108	124	36	37	5870	7687
k) Insurance	145	131	18	18	1706	1770
l) Other expenditure	616	725	182	203	27251	31736
<b>V. Net Interest Income (I-III)</b>	<b>4779</b>	<b>11643</b>	<b>589</b>	<b>636</b>	<b>141214</b>	<b>107746</b>
<b>VI. Provisions and Contingencies</b>	<b>1847</b>	<b>5669</b>	<b>144</b>	<b>27</b>	<b>127018</b>	<b>68199</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>3901</b>	<b>12972</b>	<b>1025</b>	<b>1178</b>	<b>116534</b>	<b>86338</b>
<b>VIII. Profit (Loss) during the year</b>	<b>2054</b>	<b>7303</b>	<b>881</b>	<b>1151</b>	<b>-10485</b>	<b>18139</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2010	2011	2010	2011	2010	2011
	(55)	(56)	(57)	(58)	(59)	(60)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>6933</b>	<b>8923</b>	<b>10865</b>	<b>18226</b>	<b>114</b>	<b>121</b>
a) Interest/Discount earned on advances/bills	4469	4588	2961	4188	64	64
b) Income on investments	918	1264	7841	14029	47	51
c) Interest on balances with RBI and other inter-bank funds	1541	3070	35	4	3	5
d) Others	4	1	27	5	-	-
<b>II. Other Income</b>	<b>1259</b>	<b>1319</b>	<b>897</b>	<b>3696</b>	<b>496</b>	<b>443</b>
a) Commission, exchange and brokerage	481	671	1171	1859	406	353
b) Net profit (loss) on sale of investments	10	12	-423	-1424	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	4	8	-3	-	-
e) Net profit (loss) on exchange transactions	750	614	725	-727	69	82
f) Miscellaneous income	18	18	-584	3990	21	8
<b>Total (I+II)</b>	<b>8192</b>	<b>10242</b>	<b>11762</b>	<b>21922</b>	<b>611</b>	<b>564</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>2221</b>	<b>3010</b>	<b>4418</b>	<b>11213</b>	<b>71</b>	<b>75</b>
a) Interest on deposits	2214	2969	3815	5530	49	50
b) Interest on RBI/ Inter - bank borrowings	5	41	167	665	-	-
c) Others	1	-	435	5019	22	25
<b>IV. Operating Expenses</b>	<b>1327</b>	<b>1821</b>	<b>6236</b>	<b>5645</b>	<b>397</b>	<b>432</b>
a) Payments to and provisions for employees	481	750	3355	2660	256	286
b) Rent, taxes and lighting	392	495	974	639	65	64
c) Printing and stationery	12	17	31	27	5	5
d) Advertisement and publicity	8	18	-	1	2	2
e) Depreciation on bank's property	41	99	495	487	3	8
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	9	10	3	3
h) Law charges	3	1	3	7	-	-
i) Postage, telegrams, telephones, etc	62	67	163	176	29	28
j) Repairs and maintenance	36	43	85	88	1	1
k) Insurance	87	39	99	98	3	3
l) Other expenditure	203	291	1020	1453	29	33
<b>V. Net Interest Income (I-III)</b>	<b>4712</b>	<b>5912</b>	<b>6447</b>	<b>7013</b>	<b>43</b>	<b>46</b>
<b>VI. Provisions and Contingencies</b>	<b>2218</b>	<b>2870</b>	<b>669</b>	<b>2966</b>	<b>73</b>	<b>40</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>4644</b>	<b>5410</b>	<b>1109</b>	<b>5063</b>	<b>142</b>	<b>57</b>
<b>VIII. Profit (Loss) during the year</b>	<b>2426</b>	<b>2540</b>	<b>439</b>	<b>2097</b>	<b>69</b>	<b>17</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)  
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Standard Chartered Bank		State Bank of Mauritius		UBS AG	
	2010	2011	2010	2011	2010	2011
	(61)	(62)	(63)	(64)	(65)	(66)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>567489</b>	<b>635243</b>	<b>4359</b>	<b>5750</b>	<b>6072</b>	<b>18541</b>
a) Interest/Discount earned on advances/bills	417427	442466	3135	4107	-	2656
b) Income on investments	141244	186020	637	1419	5545	15276
c) Interest on balances with RBI and other inter-bank funds	4497	3441	586	70	527	609
d) Others	4321	3316	1	153	-	-
<b>II. Other Income</b>	<b>283762</b>	<b>247148</b>	<b>457</b>	<b>550</b>	<b>811</b>	<b>5662</b>
a) Commission, exchange and brokerage	247564	214084	99	90	-	42
b) Net profit (loss) on sale of investments	-11111	-62321	-44	-55	217	-2024
c) Net profit (loss) on revaluation of investments	-34855	9267	-	-	-	-
d) Net profit (loss) on sale of land and other assets	155	7496	-3	1	-	-
e) Net profit (loss) on exchange transactions	46607	55124	38	254	229	7449
f) Miscellaneous income	35401	23497	367	260	364	195
<b>Total (I+II)</b>	<b>851251</b>	<b>882390</b>	<b>4816</b>	<b>6300</b>	<b>6883</b>	<b>24202</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>178378</b>	<b>235060</b>	<b>3566</b>	<b>3588</b>	<b>1266</b>	<b>5704</b>
a) Interest on deposits	144160	184060	3165	2595	940	3863
b) Interest on RBI/ Inter - bank borrowings	20238	35904	398	761	326	1841
c) Others	13980	15096	3	232	-	-
<b>IV. Operating Expenses</b>	<b>241897</b>	<b>259691</b>	<b>717</b>	<b>994</b>	<b>5805</b>	<b>10054</b>
a) Payments to and provisions for employees	102455	126073	235	563	2827	6056
b) Rent, taxes and lighting	14872	15416	71	78	1540	1571
c) Printing and stationery	1932	2796	5	5	17	18
d) Advertisement and publicity	26961	31681	1	1	3	-
e) Depreciation on bank's property	5984	5917	74	74	458	418
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	61	66	5	6	17	17
h) Law charges	6720	6065	15	29	-	-
i) Postage, telegrams, telephones, etc	7879	7901	30	31	66	155
j) Repairs and maintenance	5539	7412	36	50	400	588
k) Insurance	5943	7714	40	36	1	46
l) Other expenditure	63552	48649	205	121	476	1185
<b>V. Net Interest Income (I-III)</b>	<b>389111</b>	<b>400182</b>	<b>792</b>	<b>2162</b>	<b>4807</b>	<b>12836</b>
<b>VI. Provisions and Contingencies</b>	<b>218271</b>	<b>181711</b>	<b>933</b>	<b>962</b>	<b>-293</b>	<b>2652</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>430975</b>	<b>387639</b>	<b>532</b>	<b>1718</b>	<b>-188</b>	<b>8444</b>
<b>VIII. Profit (Loss) during the year</b>	<b>212704</b>	<b>205929</b>	<b>-401</b>	<b>756</b>	<b>105</b>	<b>5792</b>

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Concl.)  
FOREIGN BANKS

(Amount in ₹ lakh)

Items	United Overseas Bank	
	2010	2011
	(67)	(68)
<b>Income</b>		
<b>I. Interest Earned</b>		<b>642</b>
a) Interest/Discount earned on advances/bills		-
b) Income on investments		-
c) Interest on balances with RBI and other inter-bank funds		642
d) Others		-
<b>II. Other Income</b>		<b>-</b>
a) Commission, exchange and brokerage		-
b) Net profit (loss) on sale of investments		-
c) Net profit (loss) on revaluation of investments		-
d) Net profit (loss) on sale of land and other assets		-
e) Net profit (loss) on exchange transactions		-
f) Miscellaneous income		-
<b>Total (I+II)</b>		<b>642</b>
<b>Expenditure &amp; Provisions</b>		
<b>III. Interest Expended</b>		<b>-</b>
a) Interest on deposits		-
b) Interest on RBI/ Inter - bank borrowings		-
c) Others		-
<b>IV. Operating Expenses</b>		<b>674</b>
a) Payments to and provisions for employees		247
b) Rent, taxes and lighting		266
c) Printing and stationery		1
d) Advertisement and publicity		2
e) Depreciation on bank's property		27
f) Directors' fees, allowances and expenses		-
g) Auditors' fees and expenses		9
h) Law charges		5
i) Postage, telegrams, telephones, etc		1
j) Repairs and maintenance		4
k) Insurance		2
l) Other expenditure		111
<b>V. Net Interest Income (I-III)</b>		<b>642</b>
<b>VI. Provisions and Contingencies</b>		<b>-</b>
<b>VII. Operating Profit (I+II-III-IV)</b>		<b>-32</b>
<b>VIII. Profit (Loss) during the year</b>		<b>-32</b>

Source : Annual accounts of banks.