

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	40	51	428	760	622	783
a) Interest/Discount earned on advances/bills	28	31	138	234	495	565
b) Income on investments	8	10	174	166	126	218
c) Interest on balances with RBI and other inter-bank funds	4	9	116	355	1	1
d) Others	-	-	-	5	-	-
II. Other Income	160	187	35	47	3978	5046
a) Commission, exchange and brokerage	148	177	18	21	3657	4528
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	-	-	-2	-	3	4
e) Net profit (loss) on exchange transactions	6	4	19	26	-	-
f) Miscellaneous income	6	6	-	-	318	515
Total (I+II)	200	238	463	807	4600	5829
Expenditure & Provisions						
III. Interest Expended	3	6	244	403	381	807
a) Interest on deposits	2	4	214	310	332	462
b) Interest on RBI/ Inter - bank borrowings	1	1	30	93	49	345
c) Others	-	-	-	-	-	-
IV. Operating Expenses	85	94	146	176	4162	4825
a) Payments to and provisions for employees	10	12	84	96	1020	1075
b) Rent, taxes and lighting	7	10	18	23	139	170
c) Printing and stationery	1	1	1	1	38	41
d) Advertisement and publicity	2	2	-	-	1275	1151
e) Depreciation on bank's property	8	9	3	8	275	168
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	1	-	-	3	3
h) Law charges	-	-	-	1	4	1
i) Postage, telegrams, telephones, etc	5	5	5	4	136	137
j) Repairs and maintenance	1	1	10	12	74	94
k) Insurance	-	-	5	5	6	8
l) Other expenditure	50	53	19	25	1193	1976
V. Net Interest Income (I-III)	37	45	184	358	241	-24
VI. Provisions and Contingencies	59	56	-9	65	-204	158
VII. Operating Profit (I+II-III-IV)	112	138	74	228	56	198
VIII. Profit (Loss) during the year	53	82	82	163	261	40

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Antwerp Diamond Bank		Australia And New Zealand Banking Group		Bank Internasional Indonesia	
	2011 (7)	2012 (8)	2011 (9)	2012 (10)	2011 (11)	2012 (12)
Income						
I. Interest Earned	287	437	-	944	18	-
a) Interest/Discount earned on advances/bills	175	255	-	231	-	-
b) Income on investments	96	176	-	254	-	-
c) Interest on balances with RBI and other inter-bank funds	-	1	-	459	18	-
d) Others	16	4	-	-	-	-
II. Other Income	108	179	-	705	1	-
a) Commission, exchange and brokerage	79	139	-	279	-	-
b) Net profit (loss) on sale of investments	-	-	-	-27	-	-
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	21	21	-	104	-	-
f) Miscellaneous income	9	18	-	349	1	-
Total (I+II)	395	615	-	1649	18	-
Expenditure & Provisions						
III. Interest Expended	73	198	-	405	-	-
a) Interest on deposits	6	9	-	369	-	-
b) Interest on RBI/ Inter - bank borrowings	33	76	-	36	-	-
c) Others	35	113	-	1	-	-
IV. Operating Expenses	120	141	-	1106	4	-
a) Payments to and provisions for employees	71	79	-	506	-	-
b) Rent, taxes and lighting	7	8	-	238	1	-
c) Printing and stationery	1	1	-	5	-	-
d) Advertisement and publicity	-	1	-	29	-	-
e) Depreciation on bank's property	2	3	-	84	-	-
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	1	-	-
h) Law charges	2	13	-	46	2	-
i) Postage, telegrams, telephones, etc	5	5	-	6	-	-
j) Repairs and maintenance	3	3	-	2	-	-
k) Insurance	-	-	-	6	-	-
l) Other expenditure	27	28	-	183	1	-
V. Net Interest Income (I-III)	213	239	-	539	18	-
VI. Provisions and Contingencies	346	139	-	128	3	-
VII. Operating Profit (I+II-III-IV)	202	277	-	137	14	-
VIII. Profit (Loss) during the year	-144	137	-	9	11	-

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	7253	11131	520	760	133	183
a) Interest/Discount earned on advances/bills	3358	6736	391	544	59	79
b) Income on investments	3587	4325	121	210	36	49
c) Interest on balances with RBI and other inter-bank funds	56	21	4	3	-	-
d) Others	252	50	3	3	38	55
II. Other Income	5810	5079	96	107	47	44
a) Commission, exchange and brokerage	466	467	44	59	25	27
b) Net profit (loss) on sale of investments	-544	292	1	1	-	-1
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	1	-1	-	-	-	-
e) Net profit (loss) on exchange transactions	5301	3624	29	15	8	9
f) Miscellaneous income	587	697	22	31	14	8
Total (I+II)	13063	16210	616	866	181	227
Expenditure & Provisions						
III. Interest Expended	1975	4239	237	289	38	44
a) Interest on deposits	1513	3000	191	200	38	44
b) Interest on RBI/ Inter - bank borrowings	224	406	19	48	-	-
c) Others	239	832	27	40	-	-
IV. Operating Expenses	3585	4055	173	186	37	40
a) Payments to and provisions for employees	2173	2119	83	88	13	14
b) Rent, taxes and lighting	174	186	34	40	6	6
c) Printing and stationery	33	45	2	2	-	1
d) Advertisement and publicity	-	-	1	1	1	1
e) Depreciation on bank's property	92	112	21	15	3	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	1	1	-	-
h) Law charges	4	3	1	1	-	-
i) Postage, telegrams, telephones, etc	70	206	4	4	6	7
j) Repairs and maintenance	58	58	5	8	2	3
k) Insurance	55	67	7	7	-	-
l) Other expenditure	923	1255	15	19	6	5
V. Net Interest Income (I-III)	5278	6892	283	471	95	139
VI. Provisions and Contingencies	3276	2662	63	185	33	66
VII. Operating Profit (I+II-III-IV)	7502	7916	206	392	105	143
VIII. Profit (Loss) during the year	4226	5255	143	207	73	77

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	4619	6626	3133	6019	16804	17006
a) Interest/Discount earned on advances/bills	3320	4124	2406	3927	8930	8326
b) Income on investments	1194	2307	586	1786	7775	8456
c) Interest on balances with RBI and other inter-bank funds	1	8	125	162	32	27
d) Others	104	186	16	144	67	197
II. Other Income	1540	2289	814	1613	4563	-996
a) Commission, exchange and brokerage	210	394	382	878	2355	1600
b) Net profit (loss) on sale of investments	-	-41	-	-	-547	-117
c) Net profit (loss) on revaluation of investments	-	-	-	-	-237	-
d) Net profit (loss) on sale of land and other assets	-3	-	-1	-2	-	1
e) Net profit (loss) on exchange transactions	889	1223	430	721	2982	-2009
f) Miscellaneous income	444	713	3	17	11	-469
Total (I+II)	6158	8915	3947	7632	21367	16010
Expenditure & Provisions						
III. Interest Expended	2386	3757	672	1676	8325	8980
a) Interest on deposits	1862	2989	560	1435	3502	3624
b) Interest on RBI/ Inter - bank borrowings	523	759	39	78	3471	4712
c) Others	1	8	73	164	1352	645
IV. Operating Expenses	535	780	688	1308	7605	7423
a) Payments to and provisions for employees	237	267	331	562	3180	3235
b) Rent, taxes and lighting	83	113	80	117	747	663
c) Printing and stationery	6	6	10	14	33	29
d) Advertisement and publicity	1	1	1	2	148	42
e) Depreciation on bank's property	20	29	103	104	377	307
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	4	3	1	1	5	4
h) Law charges	1	1	3	7	16	6
i) Postage, telegrams, telephones, etc	25	26	11	16	156	166
j) Repairs and maintenance	28	47	24	38	207	181
k) Insurance	21	31	20	27	79	69
l) Other expenditure	108	257	104	420	2657	2719
V. Net Interest Income (I-III)	2233	2869	2461	4342	8478	8025
VI. Provisions and Contingencies	1319	1908	1570	2523	4436	1436
VII. Operating Profit (I+II-III-IV)	3237	4377	2587	4648	5437	-394
VIII. Profit (Loss) during the year	1918	2469	1016	2124	1001	-1830

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank	
	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	6461	8424	208	363	62693	77676
a) Interest/Discount earned on advances/bills	3672	4935	188	324	34995	42444
b) Income on investments	2740	3450	19	38	26091	30595
c) Interest on balances with RBI and other inter-bank funds	49	31	1	1	1561	4305
d) Others	-	8	-	-	46	332
II. Other Income	2581	730	53	59	19472	13933
a) Commission, exchange and brokerage	1347	1186	22	35	9472	9534
b) Net profit (loss) on sale of investments	-284	-123	-	-	-5764	-4644
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	27	-42	-	-	-17	-6
e) Net profit (loss) on exchange transactions	1373	-622	27	19	15425	8572
f) Miscellaneous income	119	330	4	5	356	477
Total (I+II)	9042	9154	261	422	82165	91609
Expenditure & Provisions						
III. Interest Expended	2409	4038	59	149	22227	28875
a) Interest on deposits	2019	3458	38	56	16333	19457
b) Interest on RBI/ Inter - bank borrowings	391	580	20	94	3227	6231
c) Others	-	-	1	-	2667	3187
IV. Operating Expenses	2856	3580	115	147	27170	28014
a) Payments to and provisions for employees	1138	1283	46	64	10111	10609
b) Rent, taxes and lighting	426	570	9	10	1319	1419
c) Printing and stationery	16	15	-	1	498	458
d) Advertisement and publicity	46	34	-	-	843	1194
e) Depreciation on bank's property	85	115	6	8	939	988
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	1	1	9	10
h) Law charges	11	3	3	3	160	219
i) Postage, telegrams, telephones, etc	31	38	2	2	2176	2783
j) Repairs and maintenance	79	82	10	11	766	820
k) Insurance	54	54	1	1	584	589
l) Other expenditure	967	1382	36	47	9765	8925
V. Net Interest Income (I-III)	4052	4386	149	214	40467	48802
VI. Provisions and Contingencies	1898	722	47	127	18522	15500
VII. Operating Profit (I+II-III-IV)	3777	1536	87	126	32769	34720
VIII. Profit (Loss) during the year	1880	814	40	-1	14246	19220

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Commonwealth Bank of Australia		Credit Agricole		Credit Suisse AG	
	2011	2012	2011	2012	2011	2012
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	83	147	3689	4525	-	1006
a) Interest/Discount earned on advances/bills	4	45	1406	1536	-	2
b) Income on investments	1	13	2268	2966	-	574
c) Interest on balances with RBI and other inter-bank funds	78	89	14	17	-	294
d) Others	-	-	2	7	-	136
II. Other Income	20	69	1803	2633	-	1238
a) Commission, exchange and brokerage	10	50	609	540	-	-
b) Net profit (loss) on sale of investments	-	-	-523	-81	-	-137
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-2	-	-	-
e) Net profit (loss) on exchange transactions	10	19	1693	2154	-	1277
f) Miscellaneous income	-	-	26	19	-	99
Total (I+II)	103	216	5492	7158	-	2244
Expenditure & Provisions						
III. Interest Expended	-	5	1745	2581	-	89
a) Interest on deposits	-	2	423	583	-	59
b) Interest on RBI/ Inter - bank borrowings	-	2	1168	1801	-	-
c) Others	-	-	154	198	-	30
IV. Operating Expenses	270	268	947	1030	-	547
a) Payments to and provisions for employees	104	113	517	524	-	405
b) Rent, taxes and lighting	33	31	71	77	-	37
c) Printing and stationery	1	1	3	2	-	1
d) Advertisement and publicity	5	-	14	8	-	-
e) Depreciation on bank's property	4	4	46	45	-	11
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	-	1	-	1
h) Law charges	5	3	56	25	-	-
i) Postage, telegrams, telephones, etc	1	1	12	15	-	20
j) Repairs and maintenance	1	-	23	27	-	9
k) Insurance	4	4	12	10	-	4
l) Other expenditure	114	112	192	296	-	58
V. Net Interest Income (I-III)	83	142	1944	1944	-	917
VI. Provisions and Contingencies	1	2	2322	841	-	717
VII. Operating Profit (I+II-III-IV)	-167	-57	2800	3547	-	1609
VIII. Profit (Loss) during the year	-168	-59	479	2706	-	891

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	DBS Bank		Deutsche Bank		FirstRand Bank	
	2011	2012	2011	2012	2011	2012
	(37)	(38)	(39)	(40)	(41)	(42)
Income						
I. Interest Earned	10659	17971	18802	23982	353	629
a) Interest/Discount earned on advances/bills	3539	7589	11590	17599	34	133
b) Income on investments	6302	10333	6270	6314	318	496
c) Interest on balances with RBI and other inter-bank funds	818	49	825	23	1	-
d) Others	-	-	117	47	-	-
II. Other Income	961	3110	9805	7530	234	223
a) Commission, exchange and brokerage	1967	4487	5198	5867	19	30
b) Net profit (loss) on sale of investments	-1048	-555	-1717	-879	-2	-4
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-19	-1	-	-
e) Net profit (loss) on exchange transactions	36	-860	6380	1659	32	42
f) Miscellaneous income	8	37	-37	884	185	154
Total (I+II)	11620	21081	28606	31512	587	852
Expenditure & Provisions						
III. Interest Expended	5908	10450	4616	5898	152	265
a) Interest on deposits	3577	6347	2376	3727	1	7
b) Interest on RBI/ Inter - bank borrowings	2331	4103	2239	2169	125	200
c) Others	-	-	2	1	27	59
IV. Operating Expenses	2726	4121	11234	10552	519	616
a) Payments to and provisions for employees	1252	1943	5465	4949	364	414
b) Rent, taxes and lighting	404	473	475	380	29	30
c) Printing and stationery	10	13	73	77	1	-
d) Advertisement and publicity	37	37	197	79	1	1
e) Depreciation on bank's property	136	196	337	280	33	32
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	7	4	-	-
h) Law charges	26	85	39	13	-	1
i) Postage, telegrams, telephones, etc	34	36	340	245	1	1
j) Repairs and maintenance	59	81	448	355	12	13
k) Insurance	69	104	277	1760	6	7
l) Other expenditure	696	1150	3576	2410	72	116
V. Net Interest Income (I-III)	4751	7522	14186	18084	201	363
VI. Provisions and Contingencies	1714	3156	6454	6829	4	-27
VII. Operating Profit (I+II-III-IV)	2986	6511	12756	15062	-84	-29
VIII. Profit (Loss) during the year	1272	3355	6301	8233	-88	-2

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Hongkong & Shanghai Banking Corporation		Industrial And Commercial Bank of China		JPMorgan Chase Bank	
	2011 (43)	2012 (44)	2011 (45)	2012 (46)	2011 (47)	2012 (48)
Income						
I. Interest Earned	51950	61963	-	247	7396	11928
a) Interest/Discount earned on advances/bills	24095	27500	-	12	1053	2815
b) Income on investments	27244	33584	-	-	6025	8956
c) Interest on balances with RBI and other inter-bank funds	548	809	-	235	313	157
d) Others	63	70	-	-	4	-
II. Other Income	17886	22008	-	30	5417	3468
a) Commission, exchange and brokerage	10588	10341	-	30	1190	1242
b) Net profit (loss) on sale of investments	-6453	-1819	-	-	-402	-31
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-2	234	-	-	-	-
e) Net profit (loss) on exchange transactions	11762	23332	-	-	4627	2231
f) Miscellaneous income	1992	-10079	-	-	2	25
Total (I+II)	69836	83970	-	277	12813	15396
Expenditure & Provisions						
III. Interest Expended	18591	24505	-	-	2471	4440
a) Interest on deposits	17602	23279	-	-	1801	3129
b) Interest on RBI/ Inter - bank borrowings	900	1165	-	-	449	1021
c) Others	90	61	-	-	221	290
IV. Operating Expenses	21909	24183	-	101	2044	2093
a) Payments to and provisions for employees	8744	9399	-	35	1289	1286
b) Rent, taxes and lighting	1277	1341	-	24	102	132
c) Printing and stationery	136	125	-	1	7	6
d) Advertisement and publicity	1158	651	-	2	-	1
e) Depreciation on bank's property	720	503	-	7	30	27
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	5	4	-	1	2	2
h) Law charges	203	529	-	-	19	11
i) Postage, telegrams, telephones, etc	571	464	-	4	60	66
j) Repairs and maintenance	430	567	-	-	62	78
k) Insurance	787	792	-	-	64	67
l) Other expenditure	7880	9808	-	28	408	417
V. Net Interest Income (I-III)	33358	37458	-	247	4925	7488
VI. Provisions and Contingencies	14059	15406	-	77	3449	3901
VII. Operating Profit (I+II-III-IV)	29335	35282	-	176	8298	8863
VIII. Profit (Loss) during the year	15276	19877	-	99	4849	4962

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2011	2012	2011	2012	2011	2012
	(49)	(50)	(51)	(52)	(53)	(54)
Income						
I. Interest Earned	69	120	95	129	54	52
a) Interest/Discount earned on advances/bills	20	91	6	11	21	11
b) Income on investments	1	1	22	23	24	27
c) Interest on balances with RBI and other inter-bank funds	48	27	67	95	5	11
d) Others	-	-	-	-	4	2
II. Other Income	5	9	17	20	168	222
a) Commission, exchange and brokerage	2	5	6	5	129	174
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	-	-1	-	-	-	-
e) Net profit (loss) on exchange transactions	1	5	10	14	21	41
f) Miscellaneous income	1	-	-	-	18	7
Total (I+II)	73	128	112	148	222	274
Expenditure & Provisions						
III. Interest Expended	-	2	29	48	1	1
a) Interest on deposits	-	2	29	47	1	1
b) Interest on RBI/ Inter - bank borrowings	-	-	-	-	-	-
c) Others	-	-	-	-	-	-
IV. Operating Expenses	88	98	37	34	84	115
a) Payments to and provisions for employees	33	37	8	8	34	35
b) Rent, taxes and lighting	35	37	19	15	11	11
c) Printing and stationery	1	1	-	-	-	-
d) Advertisement and publicity	-	-	-	-	-	-
e) Depreciation on bank's property	3	3	1	3	3	5
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	-	-
h) Law charges	1	2	-	-	-	2
i) Postage, telegrams, telephones, etc	1	1	1	1	4	5
j) Repairs and maintenance	1	2	3	3	3	2
k) Insurance	-	-	-	-	-	-
l) Other expenditure	11	16	5	4	27	53
V. Net Interest Income (I-III)	69	118	66	81	53	51
VI. Provisions and Contingencies	-2	19	20	30	59	62
VII. Operating Profit (I+II-III-IV)	-14	28	46	67	137	158
VIII. Profit (Loss) during the year	-12	9	26	36	78	96

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Mizuho Corporate Bank		National Australia Bank		Oman International Bank	
	2011 (55)	2012 (56)	2011 (57)	2012 (58)	2011 (59)	2012 (60)
Income						
I. Interest Earned	1544	2876	-	31	147	175
a) Interest/Discount earned on advances/bills	1279	2101	-	-	1	4
b) Income on investments	198	613	-	-	64	54
c) Interest on balances with RBI and other inter-bank funds	63	162	-	31	82	117
d) Others	5	1	-	-	-	-
II. Other Income	673	1075	-	-	126	230
a) Commission, exchange and brokerage	310	478	-	-	4	4
b) Net profit (loss) on sale of investments	-	-	-	-	-	-22
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	364	596	-	-	5	11
f) Miscellaneous income	-	-	-	-	117	237
Total (I+II)	2217	3951	-	31	273	405
Expenditure & Provisions						
III. Interest Expended	380	163	-	-	83	95
a) Interest on deposits	373	144	-	-	79	90
b) Interest on RBI/ Inter - bank borrowings	3	18	-	-	4	5
c) Others	4	-	-	-	-	-
IV. Operating Expenses	540	663	-	54	72	79
a) Payments to and provisions for employees	236	308	-	40	23	27
b) Rent, taxes and lighting	112	138	-	5	5	5
c) Printing and stationery	3	3	-	-	1	1
d) Advertisement and publicity	-	-	-	-	-	1
e) Depreciation on bank's property	78	71	-	2	12	14
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	2	1	-	1	1	1
h) Law charges	8	10	-	-	13	11
i) Postage, telegrams, telephones, etc	4	5	-	-	2	2
j) Repairs and maintenance	12	17	-	2	4	4
k) Insurance	13	8	-	-	2	2
l) Other expenditure	73	103	-	5	11	14
V. Net Interest Income (I-III)	1164	2714	-	31	64	80
VI. Provisions and Contingencies	567	1355	-	-	3	63
VII. Operating Profit (I+II-III-IV)	1297	3126	-	-24	118	232
VIII. Profit (Loss) during the year	730	1771	-	-24	115	168

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Rabobank International		Royal Bank of Scotland		Sberbank	
	2011	2012	2011	2012	2011	2012
	(61)	(62)	(63)	(64)	(65)	(66)
Income						
I. Interest Earned	-	253	18128	17907	-	103
a) Interest/Discount earned on advances/bills	-	63	9984	9778	-	-
b) Income on investments	-	156	6939	7427	-	-
c) Interest on balances with RBI and other inter-bank funds	-	8	21	323	-	103
d) Others	-	25	1184	379	-	-
II. Other Income	-	225	7864	8180	-	-
a) Commission, exchange and brokerage	-	143	4080	4586	-	-
b) Net profit (loss) on sale of investments	-	-	-281	-414	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	354	-	-
e) Net profit (loss) on exchange transactions	-	81	2870	2861	-	-
f) Miscellaneous income	-	-	1195	793	-	-
Total (I+II)	-	478	25992	26087	-	103
Expenditure & Provisions						
III. Interest Expended	-	1	7354	8658	-	-
a) Interest on deposits	-	1	5121	6545	-	-
b) Interest on RBI/ Inter - bank borrowings	-	-	1488	756	-	-
c) Others	-	-	744	1357	-	-
IV. Operating Expenses	-	352	10005	9033	-	117
a) Payments to and provisions for employees	-	160	3801	3291	-	58
b) Rent, taxes and lighting	-	11	910	1073	-	26
c) Printing and stationery	-	1	145	92	-	-
d) Advertisement and publicity	-	12	213	64	-	-
e) Depreciation on bank's property	-	6	364	295	-	5
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	2	8	8	-	2
h) Law charges	-	-	79	8	-	-
i) Postage, telegrams, telephones, etc	-	1	365	412	-	2
j) Repairs and maintenance	-	-	769	937	-	1
k) Insurance	-	-	177	151	-	-
l) Other expenditure	-	159	3174	2704	-	23
V. Net Interest Income (I-III)	-	252	10775	9249	-	103
VI. Provisions and Contingencies	-	109	6820	3598	-	-
VII. Operating Profit (I+II-III-IV)	-	125	8634	8395	-	-13
VIII. Profit (Loss) during the year	-	16	1814	4798	-	-13

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2011 (67)	2012 (68)	2011 (69)	2012 (70)	2011 (71)	2012 (72)
Income						
I. Interest Earned	892	1451	1823	2216	12	23
a) Interest/Discount earned on advances/bills	459	777	419	833	6	17
b) Income on investments	126	228	1403	1349	5	5
c) Interest on balances with RBI and other inter-bank funds	307	446	-	1	1	1
d) Others	-	-	-	33	-	-
II. Other Income	132	173	370	86	44	59
a) Commission, exchange and brokerage	67	106	186	218	35	46
b) Net profit (loss) on sale of investments	1	-	-142	-144	-	-
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	61	65	-73	-13	8	13
f) Miscellaneous income	2	2	399	25	1	1
Total (I+II)	1024	1624	2192	2302	56	83
Expenditure & Provisions						
III. Interest Expended	301	625	1121	1261	7	8
a) Interest on deposits	297	595	553	975	5	6
b) Interest on RBI/ Inter - bank borrowings	4	30	66	139	-	-
c) Others	-	-	502	147	2	3
IV. Operating Expenses	182	234	565	512	43	50
a) Payments to and provisions for employees	75	89	266	247	29	32
b) Rent, taxes and lighting	49	61	64	45	6	7
c) Printing and stationery	2	2	3	3	-	1
d) Advertisement and publicity	2	1	-	1	-	-
e) Depreciation on bank's property	10	22	49	49	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	2	2	-	-
h) Law charges	-	-	1	-	-	-
i) Postage, telegrams, telephones, etc	7	9	18	21	3	3
j) Repairs and maintenance	4	5	9	8	-	1
k) Insurance	4	12	10	13	-	-
l) Other expenditure	29	32	145	123	3	5
V. Net Interest Income (I-III)	591	827	701	954	5	15
VI. Provisions and Contingencies	287	327	297	209	4	14
VII. Operating Profit (I+II-III-IV)	541	766	506	529	6	25
VIII. Profit (Loss) during the year	254	439	210	319	2	10

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		UBS AG	
	2011	2012	2011	2012	2011	2012
	(73)	(74)	(75)	(76)	(77)	(78)
Income						
I. Interest Earned	63524	79432	575	1241	1854	3656
a) Interest/Discount earned on advances/bills	44247	59158	411	727	266	737
b) Income on investments	18602	19884	142	381	1528	2853
c) Interest on balances with RBI and other inter-bank funds	344	337	7	10	61	66
d) Others	332	53	15	123	-	-
II. Other Income	24715	29882	55	125	566	-779
a) Commission, exchange and brokerage	21419	20752	9	10	4	1
b) Net profit (loss) on sale of investments	-6232	-2578	-6	4	-202	-46
c) Net profit (loss) on revaluation of investments	927	1532	-	-	-	-
d) Net profit (loss) on sale of land and other assets	750	643	-	-	-	-
e) Net profit (loss) on exchange transactions	5512	5237	25	58	745	-842
f) Miscellaneous income	2339	4296	26	52	20	108
Total (I+II)	88239	109315	630	1366	2420	2877
Expenditure & Provisions						
III. Interest Expended	23506	36904	359	850	570	1239
a) Interest on deposits	18406	30165	259	615	386	523
b) Interest on RBI/ Inter - bank borrowings	3590	1934	76	123	184	716
c) Others	1510	4805	23	112	-	-
IV. Operating Expenses	25969	27408	99	168	1005	1025
a) Payments to and provisions for employees	12607	13379	56	83	606	594
b) Rent, taxes and lighting	1542	1509	8	9	157	157
c) Printing and stationery	280	347	1	1	2	2
d) Advertisement and publicity	3168	3099	-	-	-	-
e) Depreciation on bank's property	592	939	7	10	42	48
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	7	7	1	1	2	3
h) Law charges	354	380	3	13	-	-
i) Postage, telegrams, telephones, etc	790	794	3	5	15	20
j) Repairs and maintenance	741	643	5	5	59	49
k) Insurance	771	657	4	9	5	7
l) Other expenditure	5118	5654	12	32	119	147
V. Net Interest Income (I-III)	40018	42529	216	391	1284	2417
VI. Provisions and Contingencies	18171	27645	96	236	265	300
VII. Operating Profit (I+II-III-IV)	38764	45003	172	348	844	613
VIII. Profit (Loss) during the year	20593	17358	76	112	579	312

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Concl.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	United Overseas Bank		Woori Bank	
	2011	2012	2011	2012
	(79)	(80)	(81)	(82)
Income				
I. Interest Earned	64	103	-	42
a) Interest/Discount earned on advances/bills	-	-	-	-
b) Income on investments	-	-	-	-
c) Interest on balances with RBI and other inter-bank funds	64	103	-	42
d) Others	-	-	-	-
II. Other Income	-	3	-	-
a) Commission, exchange and brokerage	-	3	-	-
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	-	-	-	-
Total (I+II)	64	106	-	42
Expenditure & Provisions				
III. Interest Expended	-	-	-	-
a) Interest on deposits	-	-	-	-
b) Interest on RBI/ Inter - bank borrowings	-	-	-	-
c) Others	-	-	-	-
IV. Operating Expenses	67	85	-	26
a) Payments to and provisions for employees	25	31	-	7
b) Rent, taxes and lighting	27	31	-	8
c) Printing and stationery	-	-	-	-
d) Advertisement and publicity	-	-	-	1
e) Depreciation on bank's property	3	3	-	1
f) Directors' fees, allowances and expenses	-	-	-	-
g) Auditors' fees and expenses	1	-	-	1
h) Law charges	-	-	-	1
i) Postage, telegrams, telephones, etc	-	-	-	1
j) Repairs and maintenance	-	1	-	-
k) Insurance	-	-	-	-
l) Other expenditure	11	18	-	7
V. Net Interest Income (I-III)	64	103	-	42
VI. Provisions and Contingencies	-	5	-	7
VII. Operating Profit (I+II-III-IV)	-3	21	-	15
VIII. Profit (Loss) during the year	-3	16	-	9

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	110147	155233	82913	113387	218859	296737
a) Interest/Discount earned on advances/bills	82742	116641	66892	92782	161838	223694
b) Income on investments	26703	37164	15396	19735	47748	61847
c) Interest on balances with RBI and other inter-bank funds	547	1229	308	751	4945	8374
d) Others	156	199	317	118	4329	2822
II. Other Income	13704	12987	8970	8599	28092	34223
a) Commission, exchange and brokerage	7837	8380	2377	2640	10206	12261
b) Net profit (loss) on sale of investments	1615	1229	1408	1209	4437	6067
c) Net profit (loss) on revaluation of investments	-12	-97	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	9	10	-2	8
e) Net profit (loss) on exchange transactions	730	1147	944	613	5148	6861
f) Miscellaneous income	3534	2327	4233	4127	8302	9027
Total (I+II)	123851	168220	91882	121987	246951	330961
Expenditure & Provisions						
III. Interest Expended	69922	103606	50703	75794	130837	193567
a) Interest on deposits	64983	97429	45656	69460	118626	177707
b) Interest on RBI/ Inter - bank borrowings	482	1596	2255	3541	3453	6311
c) Others	4457	4582	2792	2792	8757	9548
IV. Operating Expenses	23383	26914	17049	18042	46298	51587
a) Payments to and provisions for employees	15576	18345	11042	11499	29168	29856
b) Rent, taxes and lighting	2018	2314	1121	1225	3571	4157
c) Printing and stationery	220	235	172	170	325	388
d) Advertisement and publicity	358	274	98	75	575	582
e) Depreciation on bank's property	664	735	1074	939	2430	2766
f) Directors' fees, allowances and expenses	12	10	7	7	9	12
g) Auditors' fees and expenses	179	176	179	148	389	396
h) Law charges	136	201	121	145	189	221
i) Postage, telegrams, telephones, etc	245	194	274	287	881	993
j) Repairs and maintenance	413	547	635	712	1104	1689
k) Insurance	999	1254	725	851	2297	2772
l) Other expenditure	2563	2629	1601	1984	5361	7755
V. Net Interest Income (I-III)	40225	51626	32210	37593	88023	103170
VI. Provisions and Contingencies	16315	19032	11460	14703	27399	35737
VII. Operating Profit (I+II-III-IV)	30546	37699	24131	28150	69816	85806
VIII. Profit (Loss) during the year	14231	18668	12671	13447	42417	50070

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	217517	284807	55631	72140	229401	308506
a) Interest/Discount earned on advances/bills	155002	202406	40061	54906	170518	234434
b) Income on investments	51717	71418	15203	17086	56412	70447
c) Interest on balances with RBI and other inter-bank funds	7854	8340	251	15	2462	3622
d) Others	2943	2643	115	132	9	3
II. Other Income	26418	33212	5309	6407	28115	29276
a) Commission, exchange and brokerage	11811	12715	3130	4551	7558	7969
b) Net profit (loss) on sale of investments	3218	4088	626	121	2363	3237
c) Net profit (loss) on revaluation of investments	-	-	-	-	-155	-222
d) Net profit (loss) on sale of land and other assets	-	8	2	1	4	10
e) Net profit (loss) on exchange transactions	5025	5894	314	437	3814	4350
f) Miscellaneous income	6364	10508	1235	1296	14530	13932
Total (I+II)	243935	318018	60939	78546	257515	337782
Expenditure & Provisions						
III. Interest Expended	139410	201672	35947	46969	152407	231613
a) Interest on deposits	121786	179570	32827	42938	142415	219622
b) Interest on RBI/ Inter - bank borrowings	8129	11453	444	1201	3344	4300
c) Others	9496	10649	2676	2830	6649	7691
IV. Operating Expenses	50682	49407	16442	16425	44193	46737
a) Payments to and provisions for employees	34754	30534	11571	11130	29548	29731
b) Rent, taxes and lighting	2768	3435	990	1159	3463	3973
c) Printing and stationery	457	545	141	142	375	304
d) Advertisement and publicity	586	640	188	179	244	267
e) Depreciation on bank's property	1406	1668	679	657	1514	1569
f) Directors' fees, allowances and expenses	1	1	8	7	7	12
g) Auditors' fees and expenses	358	376	142	119	298	343
h) Law charges	158	185	53	87	286	274
i) Postage, telegrams, telephones, etc	398	435	205	225	308	371
j) Repairs and maintenance	453	459	304	337	1176	1498
k) Insurance	1886	2383	659	692	2325	2856
l) Other expenditure	7458	8745	1505	1691	4650	5540
V. Net Interest Income (I-III)	78107	83134	19684	25171	76993	76893
VI. Provisions and Contingencies	28955	40164	5246	10844	20656	26605
VII. Operating Profit (I+II-III-IV)	53842	66939	8550	15152	60915	59432
VIII. Profit (Loss) during the year	24887	26775	3304	4308	40259	32827

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	152206	191495	91352	130178	50335	67941
a) Interest/Discount earned on advances/bills	112538	144205	64752	95632	38204	51612
b) Income on investments	37671	43473	23277	30703	11927	15444
c) Interest on balances with RBI and other inter-bank funds	334	3393	149	355	163	380
d) Others	1663	423	3175	3487	41	505
II. Other Income	12650	13953	12559	14926	5338	5822
a) Commission, exchange and brokerage	6205	6635	3533	3949	1428	1592
b) Net profit (loss) on sale of investments	3119	3201	2095	3650	240	347
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-1	-4	-3	-14	-4	-3
e) Net profit (loss) on exchange transactions	561	1868	1076	1495	524	822
f) Miscellaneous income	2766	2253	5858	5847	3150	3064
Total (I+II)	164856	205448	103911	145104	55674	73763
Expenditure & Provisions						
III. Interest Expended	98952	139809	61955	98709	32702	46931
a) Interest on deposits	90626	129961	53335	90193	31174	45282
b) Interest on RBI/ Inter - bank borrowings	1444	1491	1598	2362	80	178
c) Others	6882	8357	7021	6154	1448	1472
IV. Operating Expenses	39990	37490	16417	17836	10734	11547
a) Payments to and provisions for employees	29642	25062	8949	9132	6882	7147
b) Rent, taxes and lighting	1915	2568	1372	1606	809	978
c) Printing and stationery	216	265	147	156	118	125
d) Advertisement and publicity	969	352	243	213	164	83
e) Depreciation on bank's property	1187	1435	693	798	306	356
f) Directors' fees, allowances and expenses	13	9	11	8	10	17
g) Auditors' fees and expenses	225	205	130	160	94	102
h) Law charges	149	116	25	20	49	57
i) Postage, telegrams, telephones, etc	353	394	348	371	286	322
j) Repairs and maintenance	649	833	334	365	166	183
k) Insurance	1557	1646	793	973	564	674
l) Other expenditure	3114	4604	3371	4033	1287	1505
V. Net Interest Income (I-III)	53253	51686	29397	31469	17634	21010
VI. Provisions and Contingencies	13390	22819	11406	13499	6122	7253
VII. Operating Profit (I+II-III-IV)	25914	28149	25539	28560	12238	15284
VIII. Profit (Loss) during the year	12524	5330	14133	15060	6116	8031

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	185412	233699	93610	122313	121015	178971
a) Interest/Discount earned on advances/bills	137536	179715	70976	94239	88486	135899
b) Income on investments	47519	52907	22303	27903	29655	39414
c) Interest on balances with RBI and other inter-bank funds	177	462	332	171	2620	3225
d) Others	180	615	-	-	254	433
II. Other Income	21432	21188	11819	12322	12251	16810
a) Commission, exchange and brokerage	15518	15308	3355	2685	6892	8999
b) Net profit (loss) on sale of investments	1428	1880	1484	1073	1086	1714
c) Net profit (loss) on revaluation of investments	-199	-326	-	-	-529	-350
d) Net profit (loss) on sale of land and other assets	-27	-15	11	-3	10	25
e) Net profit (loss) on exchange transactions	1898	1724	1472	1738	1570	2246
f) Miscellaneous income	2815	2618	5496	6829	3223	4177
Total (I+II)	206845	254887	105429	134635	133266	195781
Expenditure & Provisions						
III. Interest Expended	142719	188251	53249	78133	78934	128809
a) Interest on deposits	99887	140277	51332	74606	67533	112343
b) Interest on RBI/ Inter - bank borrowings	9782	13688	1755	3329	11400	16465
c) Others	33050	34286	162	198	1	1
IV. Operating Expenses	22547	26075	19263	21870	25725	31631
a) Payments to and provisions for employees	10265	11604	13327	14840	17411	20830
b) Rent, taxes and lighting	2078	2244	1311	1568	2388	3010
c) Printing and stationery	354	418	194	217	169	194
d) Advertisement and publicity	464	262	103	96	232	389
e) Depreciation on bank's property	1270	1161	716	892	1050	1111
f) Directors' fees, allowances and expenses	3	3	4	6	10	14
g) Auditors' fees and expenses	18	23	159	172	226	250
h) Law charges	73	88	66	94	91	35
i) Postage, telegrams, telephones, etc	511	743	108	140	202	378
j) Repairs and maintenance	957	1383	419	524	91	104
k) Insurance	1513	1643	833	1001	1199	1633
l) Other expenditure	5040	6501	2022	2320	2654	3682
V. Net Interest Income (I-III)	42693	45448	40361	44180	42080	50162
VI. Provisions and Contingencies	25075	20246	15776	17162	17881	24840
VII. Operating Profit (I+II-III-IV)	41578	40562	32917	34632	28606	35341
VIII. Profit (Loss) during the year	16503	20316	17141	17470	10725	10501

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank	
	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	120878	158149	49325	64745	269865	364280
a) Interest/Discount earned on advances/bills	89539	120746	36057	49524	211045	284467
b) Income on investments	30974	36709	12786	14697	56375	76923
c) Interest on balances with RBI and other inter-bank funds	120	342	164	306	842	2125
d) Others	245	351	319	218	1602	765
II. Other Income	9601	12402	4371	4175	36126	42026
a) Commission, exchange and brokerage	6349	7258	641	747	20452	23748
b) Net profit (loss) on sale of investments	754	1703	752	548	2992	3469
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-4	28	1	-	31	42
e) Net profit (loss) on exchange transactions	1233	1775	461	421	3787	5779
f) Miscellaneous income	1268	1639	2517	2459	8865	8988
Total (I+II)	130479	170551	53696	68920	305991	406306
Expenditure & Provisions						
III. Interest Expended	79103	115991	33721	49734	151791	230136
a) Interest on deposits	74744	112130	31223	46753	137954	213965
b) Interest on RBI/ Inter - bank borrowings	230	377	944	1227	2576	4175
c) Others	4129	3484	1554	1754	11261	11996
IV. Operating Expenses	18925	23155	9840	11585	63642	70028
a) Payments to and provisions for employees	10485	13568	7559	8324	44611	47235
b) Rent, taxes and lighting	2069	2343	423	539	3076	3631
c) Printing and stationery	227	275	78	83	510	595
d) Advertisement and publicity	91	158	38	69	397	372
e) Depreciation on bank's property	918	1042	278	438	2558	2923
f) Directors' fees, allowances and expenses	5	7	3	2	15	12
g) Auditors' fees and expenses	273	193	68	67	436	523
h) Law charges	196	221	98	85	169	217
i) Postage, telegrams, telephones, etc	320	307	64	84	1033	1056
j) Repairs and maintenance	265	300	95	113	847	1008
k) Insurance	1417	1482	491	561	2616	3159
l) Other expenditure	2662	3258	646	1220	7375	9296
V. Net Interest Income (I-III)	41775	42158	15604	15011	118073	134144
VI. Provisions and Contingencies	17423	19990	4873	3087	46222	57301
VII. Operating Profit (I+II-III-IV)	32451	31406	10135	7600	90557	106143
VIII. Profit (Loss) during the year	15029	11416	5262	4513	44335	48842

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2011	2012	2011	2012	2011	2012
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	114509	152684	113708	146324	164526	211443
a) Interest/Discount earned on advances/bills	91972	123713	85054	113830	120312	160266
b) Income on investments	22077	27360	27001	31563	40027	45701
c) Interest on balances with RBI and other inter-bank funds	107	1507	1242	547	1611	3309
d) Others	352	104	410	383	2576	2167
II. Other Income	9151	10759	9254	9656	20388	23324
a) Commission, exchange and brokerage	4422	5514	2509	2379	3649	3651
b) Net profit (loss) on sale of investments	352	888	917	1958	4644	4408
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-3	-2	1	9	-4	-7
e) Net profit (loss) on exchange transactions	979	1166	1128	1153	4290	4888
f) Miscellaneous income	3400	3193	4700	4156	7808	10384
Total (I+II)	123660	163442	122962	155979	184914	234767
Expenditure & Provisions						
III. Interest Expended	70681	101833	75259	107303	102364	142354
a) Interest on deposits	61933	93263	68424	99482	95379	134058
b) Interest on RBI/ Inter - bank borrowings	1113	802	1808	2755	1134	1409
c) Others	7635	7769	5026	5066	5850	6887
IV. Operating Expenses	25481	28141	20754	20562	39500	39875
a) Payments to and provisions for employees	17733	18915	14801	13831	25997	24793
b) Rent, taxes and lighting	1479	1675	1057	1228	2352	2641
c) Printing and stationery	141	156	214	267	336	374
d) Advertisement and publicity	186	146	217	240	941	674
e) Depreciation on bank's property	710	660	806	781	1557	1465
f) Directors' fees, allowances and expenses	4	9	7	8	16	19
g) Auditors' fees and expenses	204	236	235	247	214	231
h) Law charges	77	67	62	132	103	146
i) Postage, telegrams, telephones, etc	183	287	348	372	433	497
j) Repairs and maintenance	628	946	65	66	560	701
k) Insurance	1048	1251	1009	1151	1759	1943
l) Other expenditure	3087	3793	1933	2239	5233	6391
V. Net Interest Income (I-III)	43828	50850	38449	39021	62162	69089
VI. Provisions and Contingencies	17018	20334	17884	17027	22230	34666
VII. Operating Profit (I+II-III-IV)	27498	33468	26950	28114	43050	52538
VIII. Profit (Loss) during the year	10479	13134	9065	11087	20819	17871

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	United Bank of India		Vijaya Bank	
	2011	2012	2011	2012
	(37)	(38)	(39)	(40)
Income				
I. Interest Earned	63415	79611	58441	79881
a) Interest/Discount earned on advances/bills	46339	60337	41919	60501
b) Income on investments	16729	18784	16110	18720
c) Interest on balances with RBI and other inter-bank funds	99	155	13	3
d) Others	247	335	399	657
II. Other Income	6371	7329	5332	5279
a) Commission, exchange and brokerage	1741	1830	857	891
b) Net profit (loss) on sale of investments	1984	2175	1175	981
c) Net profit (loss) on revaluation of investments	-	-	-	-
d) Net profit (loss) on sale of land and other assets	5	1	-2	3
e) Net profit (loss) on exchange transactions	239	569	395	588
f) Miscellaneous income	2402	2755	2907	2816
Total (I+II)	69785	86940	63772	85160
Expenditure & Provisions				
III. Interest Expended	41721	54819	38973	60846
a) Interest on deposits	38496	51006	36372	58048
b) Interest on RBI/ Inter - bank borrowings	662	839	5	118
c) Others	2564	2973	2595	2680
IV. Operating Expenses	12994	13833	14333	12010
a) Payments to and provisions for employees	8144	8912	10104	7399
b) Rent, taxes and lighting	890	938	891	1003
c) Printing and stationery	193	256	80	88
d) Advertisement and publicity	90	71	113	74
e) Depreciation on bank's property	1003	697	462	400
f) Directors' fees, allowances and expenses	9	10	6	7
g) Auditors' fees and expenses	108	107	114	124
h) Law charges	22	27	6	6
i) Postage, telegrams, telephones, etc	183	175	145	142
j) Repairs and maintenance	86	108	16	19
k) Insurance	681	725	623	732
l) Other expenditure	1585	1808	1773	2015
V. Net Interest Income (I-III)	21693	24792	19468	19035
VI. Provisions and Contingencies	9830	11963	5229	6495
VII. Operating Profit (I+II-III-IV)	15070	18288	10467	12305
VIII. Profit (Loss) during the year	5240	6325	5238	5810

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	151548	219946	5363	7170	199282	272864
a) Interest/Discount earned on advances/bills	104031	153794	4027	5362	150850	205366
b) Income on investments	44387	63943	1320	1725	46754	65046
c) Interest on balances with RBI and other inter-bank funds	1826	984	16	72	1481	1371
d) Others	1304	1226	-	10	197	1080
II. Other Income	46321	54202	1121	1027	43352	52437
a) Commission, exchange and brokerage	33574	43417	661	787	35967	42755
b) Net profit (loss) on sale of investments	3663	728	253	118	-837	-1062
c) Net profit (loss) on revaluation of investments	-	-	-	-	311	-897
d) Net profit (loss) on sale of land and other assets	-70	203	11	-28	-8	15
e) Net profit (loss) on exchange transactions	5636	6740	90	69	9208	12654
f) Miscellaneous income	3518	3114	106	82	-1290	-1028
Total (I+II)	197869	274149	6484	8197	242634	325300
Expenditure & Provisions						
III. Interest Expended	85918	139769	3471	4893	93851	149896
a) Interest on deposits	74985	121836	2917	4081	80283	126897
b) Interest on RBI/ Inter - bank borrowings	1610	2320	421	712	13364	22529
c) Others	9323	15613	134	100	203	470
IV. Operating Expenses	47794	60071	2152	2466	71529	85901
a) Payments to and provisions for employees	16139	20802	1064	1246	28360	33999
b) Rent, taxes and lighting	6798	6564	302	327	6263	7161
c) Printing and stationery	1096	935	26	28	2228	2339
d) Advertisement and publicity	790	881	12	13	1589	1525
e) Depreciation on bank's property	2896	3422	131	120	4974	5425
f) Directors' fees, allowances and expenses	6	8	5	6	5	4
g) Auditors' fees and expenses	8	9	6	6	10	12
h) Law charges	134	183	11	11	315	317
i) Postage, telegrams, telephones, etc	1985	2587	39	41	3002	3530
j) Repairs and maintenance	3839	5295	56	67	5085	6184
k) Insurance	1849	2313	54	60	1988	2418
l) Other expenditure	12254	17071	445	541	17710	22985
V. Net Interest Income (I-III)	65630	80177	1891	2277	105431	122968
VI. Provisions and Contingencies	30272	31887	646	287	37990	37833
VII. Operating Profit (I+II-III-IV)	64157	74309	861	838	77254	89504
VIII. Profit (Loss) during the year	33885	42422	214	551	39264	51671

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	259741	335427	35894	53592	41898	61802
a) Interest/Discount earned on advances/bills	164248	221299	28346	42166	32143	48674
b) Income on investments	79052	96840	7333	10782	9572	13064
c) Interest on balances with RBI and other inter-bank funds	3668	4911	106	239	172	41
d) Others	12773	12376	108	405	10	24
II. Other Income	66479	75028	7137	10118	7805	9773
a) Commission, exchange and brokerage	55146	54351	2570	2837	4665	5781
b) Net profit (loss) on sale of investments	2176	3314	404	577	910	816
c) Net profit (loss) on revaluation of investments	-4610	-4053	-	-	-	-
d) Net profit (loss) on sale of land and other assets	412	-17	-29	6	-	6
e) Net profit (loss) on exchange transactions	9169	12590	1542	2378	73	1194
f) Miscellaneous income	4186	8843	2650	4320	2157	1977
Total (I+II)	326219	410454	43030	63710	49703	71576
Expenditure & Provisions						
III. Interest Expended	169572	228085	22129	36549	20922	36677
a) Interest on deposits	100709	143041	18285	30763	14975	25041
b) Interest on RBI/ Inter - bank borrowings	12482	14692	845	1949	3485	7749
c) Others	56381	70352	2999	3838	2461	3888
IV. Operating Expenses	66172	78504	10085	13430	15533	18348
a) Payments to and provisions for employees	28169	35153	3826	4855	7838	9024
b) Rent, taxes and lighting	6537	6756	893	1096	1507	1740
c) Printing and stationery	933	1001	182	245	273	273
d) Advertisement and publicity	1488	1325	165	162	440	564
e) Depreciation on bank's property	5624	5245	605	750	983	1168
f) Directors' fees, allowances and expenses	5	4	7	7	2	2
g) Auditors' fees and expenses	22	25	11	9	13	14
h) Law charges	422	375	186	271	167	116
i) Postage, telegrams, telephones, etc	1638	1903	394	457	389	427
j) Repairs and maintenance	5045	5630	524	748	784	958
k) Insurance	2064	2235	332	390	241	286
l) Other expenditure	14225	18853	2960	4441	2896	3777
V. Net Interest Income (I-III)	90169	107342	13765	17042	20976	25125
VI. Provisions and Contingencies	38962	39212	5043	5704	5066	5700
VII. Operating Profit (I+II-III-IV)	90475	103865	10817	13730	13248	16550
VIII. Profit (Loss) during the year	51514	64653	5773	8026	8182	10851

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Yes Bank	
	2011	2012
	(13)	(14)
Income		
I. Interest Earned	40417	63074
a) Interest/Discount earned on advances/bills	29891	44268
b) Income on investments	10273	18470
c) Interest on balances with RBI and other inter-bank funds	188	233
d) Others	66	103
II. Other Income	6233	8571
a) Commission, exchange and brokerage	5870	7677
b) Net profit (loss) on sale of investments	-464	379
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	-4	-14
e) Net profit (loss) on exchange transactions	686	268
f) Miscellaneous income	145	262
Total (I+II)	46650	71645
Expenditure & Provisions		
III. Interest Expended	27948	46917
a) Interest on deposits	22942	38434
b) Interest on RBI/ Inter - bank borrowings	4588	8224
c) Others	419	259
IV. Operating Expenses	6798	9325
a) Payments to and provisions for employees	3623	4751
b) Rent, taxes and lighting	867	1255
c) Printing and stationery	59	81
d) Advertisement and publicity	206	103
e) Depreciation on bank's property	348	408
f) Directors' fees, allowances and expenses	4	5
g) Auditors' fees and expenses	6	6
h) Law charges	8	11
i) Postage, telegrams, telephones, etc	88	124
j) Repairs and maintenance	38	76
k) Insurance	275	382
l) Other expenditure	1275	2123
V. Net Interest Income (I-III)	12469	16156
VI. Provisions and Contingencies	4633	5632
VII. Operating Profit (I+II-III-IV)	11904	15402
VIII. Profit (Loss) during the year	7271	9770

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	813944	1065215	47965	62914	78513	106467
a) Interest/Discount earned on advances/bills	599760	810777	37722	50779	58843	81770
b) Income on investments	198264	239491	9907	11655	18395	22632
c) Interest on balances with RBI and other inter-bank funds	2357	3505	186	189	970	1341
d) Others	13563	11441	150	290	306	723
II. Other Income	158246	143514	6397	5990	9838	10243
a) Commission, exchange and brokerage	115633	120909	5257	5512	7362	7434
b) Net profit (loss) on sale of investments	9257	-9197	412	286	1632	1665
c) Net profit (loss) on revaluation of investments	-47	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-185	-441	-	-	-25	-20
e) Net profit (loss) on exchange transactions	14640	14322	422	36	575	790
f) Miscellaneous income	18948	17922	306	156	293	375
Total (I+II)	972190	1208729	54362	68903	88350	116710
Expenditure & Provisions						
III. Interest Expended	488680	632304	30268	40700	50028	72822
a) Interest on deposits	432348	556444	28479	38387	46274	68201
b) Interest on RBI/ Inter - bank borrowings	25617	38856	318	799	368	497
c) Others	30715	37004	1470	1513	3386	4123
IV. Operating Expenses	230154	260690	12692	13308	15128	17358
a) Payments to and provisions for employees	152116	169740	8270	8198	10390	11513
b) Rent, taxes and lighting	17945	20654	839	1089	1435	1704
c) Printing and stationery	2554	2765	165	192	164	188
d) Advertisement and publicity	2579	2066	57	91	183	216
e) Depreciation on bank's property	9905	10072	574	538	627	731
f) Directors' fees, allowances and expenses	7	5	3	4	2	2
g) Auditors' fees and expenses	1243	1285	114	129	146	157
h) Law charges	1185	1173	29	31	25	30
i) Postage, telegrams, telephones, etc	3634	4333	187	214	94	106
j) Repairs and maintenance	3742	3733	176	138	71	127
k) Insurance	8009	9635	412	479	739	871
l) Other expenditure	27235	35230	1866	2204	1252	1713
V. Net Interest Income (I-III)	325264	432911	17697	22214	28485	33645
VI. Provisions and Contingencies	170711	198662	5894	8376	11532	13547
VII. Operating Profit (I+II-III-IV)	253356	315735	11402	14896	23195	26530
VIII. Profit (Loss) during the year	82645	117073	5509	6520	11662	12983

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ Million)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	40791	50784	64781	81211	52288	68288
a) Interest/Discount earned on advances/bills	32007	40633	50435	64304	40279	52972
b) Income on investments	8646	10002	13022	14934	11487	13789
c) Interest on balances with RBI and other inter-bank funds	86	146	1280	1790	58	184
d) Others	52	3	44	183	464	1343
II. Other Income	4552	5164	7555	7510	5812	6483
a) Commission, exchange and brokerage	3682	3996	6167	5854	3692	3999
b) Net profit (loss) on sale of investments	136	386	551	711	983	1342
c) Net profit (loss) on revaluation of investments	-	-	-2	-	-	-
d) Net profit (loss) on sale of land and other assets	2	-	-	-	-4	-9
e) Net profit (loss) on exchange transactions	464	326	527	528	403	425
f) Miscellaneous income	268	456	313	418	739	726
Total (I+II)	45343	55948	72337	88721	58100	74770
Expenditure & Provisions						
III. Interest Expended	24431	34941	41446	57762	35327	49984
a) Interest on deposits	22222	32209	38069	52876	31230	43674
b) Interest on RBI/ Inter - bank borrowings	958	1461	356	512	617	670
c) Others	1251	1271	3022	4374	3481	5639
IV. Operating Expenses	9174	10411	13298	13331	11013	12299
a) Payments to and provisions for employees	5484	6206	8810	8300	7004	7878
b) Rent, taxes and lighting	848	927	1041	1234	861	962
c) Printing and stationery	117	132	83	94	88	99
d) Advertisement and publicity	61	61	101	121	79	72
e) Depreciation on bank's property	495	500	455	482	469	502
f) Directors' fees, allowances and expenses	2	2	2	5	4	4
g) Auditors' fees and expenses	101	106	116	113	120	130
h) Law charges	47	77	38	43	69	72
i) Postage, telegrams, telephones, etc	36	82	121	128	71	59
j) Repairs and maintenance	40	55	192	209	137	145
k) Insurance	360	397	618	620	517	619
l) Other expenditure	1584	1866	1720	1983	1593	1754
V. Net Interest Income (I-III)	16360	15843	23335	23449	16960	18304
VI. Provisions and Contingencies	6731	6905	11063	9665	4482	7383
VII. Operating Profit (I+II-III-IV)	11737	10596	17592	17629	11760	12488
VIII. Profit (Loss) during the year	5006	3691	6530	7964	7277	5105

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	7621	10756	12184	16968	9064	13937
a) Interest/Discount earned on advances/bills	6007	8615	9654	13886	6991	10754
b) Income on investments	1553	2009	2451	3036	2017	3136
c) Interest on balances with RBI and other inter-bank funds	50	74	78	46	56	44
d) Others	11	58	1	-	-	3
II. Other Income	745	852	1574	2071	1468	1436
a) Commission, exchange and brokerage	166	173	303	345	87	85
b) Net profit (loss) on sale of investments	52	53	66	78	97	89
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	6	13	2	2	5	10
e) Net profit (loss) on exchange transactions	98	114	106	152	57	119
f) Miscellaneous income	423	500	1097	1495	1222	1133
Total (I+II)	8366	11609	13758	19039	10532	15373
Expenditure & Provisions						
III. Interest Expended	5140	7686	7984	11970	6413	11461
a) Interest on deposits	4963	7380	7802	11665	5842	10156
b) Interest on RBI/ Inter - bank borrowings	32	66	95	177	327	851
c) Others	145	240	87	129	243	454
IV. Operating Expenses	2890	2988	2164	2798	3445	4891
a) Payments to and provisions for employees	2123	2132	1016	1223	2015	2740
b) Rent, taxes and lighting	230	255	253	394	459	402
c) Printing and stationery	25	29	46	74	51	63
d) Advertisement and publicity	13	24	114	196	61	108
e) Depreciation on bank's property	105	86	168	136	156	295
f) Directors' fees, allowances and expenses	6	7	3	4	3	2
g) Auditors' fees and expenses	9	11	8	11	6	5
h) Law charges	8	7	1	2	3	6
i) Postage, telegrams, telephones, etc	46	49	56	60	122	157
j) Repairs and maintenance	59	59	122	149	21	33
k) Insurance	75	93	115	146	79	146
l) Other expenditure	192	235	261	405	469	933
V. Net Interest Income (I-III)	2482	3070	4200	4998	2651	2475
VI. Provisions and Contingencies	214	676	1460	1468	414	177
VII. Operating Profit (I+II-III-IV)	336	935	3610	4271	674	-979
VIII. Profit (Loss) during the year	122	259	2151	2803	261	-1156

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	40520	55584	26941	38568	37131	48356
a) Interest/Discount earned on advances/bills	31688	41898	20326	28678	26296	33937
b) Income on investments	8680	13157	6463	9819	10661	14033
c) Interest on balances with RBI and other inter-bank funds	106	349	21	6	174	387
d) Others	46	180	131	65	-	-
II. Other Income	5168	5323	6550	6698	3648	3341
a) Commission, exchange and brokerage	2502	2516	4189	4690	1272	1291
b) Net profit (loss) on sale of investments	458	821	819	123	924	359
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	3	3	151	8	-	-
e) Net profit (loss) on exchange transactions	572	842	1021	1471	188	220
f) Miscellaneous income	1633	1142	369	406	1264	1471
Total (I+II)	45688	60907	33490	45266	40779	51697
Expenditure & Provisions						
III. Interest Expended	23054	36050	16875	26485	21695	29972
a) Interest on deposits	21620	33313	13567	21530	20692	29018
b) Interest on RBI/ Inter - bank borrowings	99	485	478	2467	463	415
c) Others	1336	2252	2830	2487	540	540
IV. Operating Expenses	8361	9793	10260	11102	7589	8022
a) Payments to and provisions for employees	4804	5439	6057	6510	5236	5214
b) Rent, taxes and lighting	796	948	814	978	379	412
c) Printing and stationery	102	104	109	130	51	66
d) Advertisement and publicity	181	161	26	44	60	70
e) Depreciation on bank's property	543	567	477	498	379	440
f) Directors' fees, allowances and expenses	7	7	5	5	6	5
g) Auditors' fees and expenses	28	30	7	6	68	85
h) Law charges	54	50	38	31	8	9
i) Postage, telegrams, telephones, etc	189	276	208	214	58	59
j) Repairs and maintenance	230	373	277	313	50	93
k) Insurance	358	435	258	305	296	349
l) Other expenditure	1069	1403	1985	2067	999	1219
V. Net Interest Income (I-III)	17466	19534	10065	12084	15437	18384
VI. Provisions and Contingencies	8402	7297	3168	3116	5343	5671
VII. Operating Profit (I+II-III-IV)	14273	15065	6355	7679	11495	13703
VIII. Profit (Loss) during the year	5871	7768	3186	4563	6152	8033

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	23708	31129	22177	32704	10648	15193
a) Interest/Discount earned on advances/bills	17076	23738	16831	25382	8339	11866
b) Income on investments	6422	7363	5236	7162	2298	3242
c) Interest on balances with RBI and other inter-bank funds	6	10	2	90	12	38
d) Others	204	18	109	69	-	47
II. Other Income	2918	3344	2643	3501	1370	1579
a) Commission, exchange and brokerage	1623	1741	1825	2274	718	669
b) Net profit (loss) on sale of investments	443	502	377	262	84	44
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	7	29	6	3	1	-1
e) Net profit (loss) on exchange transactions	276	383	141	368	110	123
f) Miscellaneous income	569	688	294	595	457	744
Total (I+II)	26626	34473	24820	36205	12019	16772
Expenditure & Provisions						
III. Interest Expended	17584	23689	14508	23532	6998	11480
a) Interest on deposits	16847	22688	13986	22032	6662	10606
b) Interest on RBI/ Inter - bank borrowings	58	208	221	641	337	874
c) Others	679	793	302	860	-	-
IV. Operating Expenses	5490	5682	4306	5416	2281	2937
a) Payments to and provisions for employees	3451	3250	2295	2644	1163	1412
b) Rent, taxes and lighting	642	785	361	479	223	318
c) Printing and stationery	42	49	53	65	22	29
d) Advertisement and publicity	29	55	193	230	42	56
e) Depreciation on bank's property	230	219	301	385	202	236
f) Directors' fees, allowances and expenses	5	7	6	7	6	6
g) Auditors' fees and expenses	12	16	11	14	7	8
h) Law charges	14	18	9	12	9	14
i) Postage, telegrams, telephones, etc	76	81	134	160	59	58
j) Repairs and maintenance	128	146	105	121	12	18
k) Insurance	276	303	198	253	95	117
l) Other expenditure	583	755	641	1046	442	664
V. Net Interest Income (I-III)	6125	7440	7669	9171	3650	3712
VI. Provisions and Contingencies	1507	2641	1850	2240	1727	1284
VII. Operating Profit (I+II-III-IV)	3553	5102	6006	7257	2739	2354
VIII. Profit (Loss) during the year	2046	2461	4156	5017	1011	1070

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31
Old Private Sector Banks

(Contd.)
(Amount in ₹ Million)

Items	Nainital Bank		Ratnakar Bank		SBI Comm. & Intl. Bank #	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	2568	3419	1892	4651	363	-
a) Interest/Discount earned on advances/bills	1614	2215	1341	3474	203	-
b) Income on investments	576	745	440	1094	155	-
c) Interest on balances with RBI and other inter-bank funds	372	449	110	77	4	-
d) Others	7	10	-	5	1	-
II. Other Income	113	224	186	671	54	-
a) Commission, exchange and brokerage	20	29	51	78	21	-
b) Net profit (loss) on sale of investments	-1	83	-4	43	30	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	21	-	-
e) Net profit (loss) on exchange transactions	-	-	-	2	-8	-
f) Miscellaneous income	94	112	138	527	11	-
Total (I+II)	2681	3642	2078	5322	418	-
Expenditure & Provisions						
III. Interest Expended	1407	2011	940	2783	261	-
a) Interest on deposits	1402	2008	936	2458	261	-
b) Interest on RBI/ Inter - bank borrowings	5	2	4	258	0	-
c) Others	1	1	1	67	-	-
IV. Operating Expenses	559	723	945	1391	104	-
a) Payments to and provisions for employees	349	493	723	841	46	-
b) Rent, taxes and lighting	48	53	72	173	15	-
c) Printing and stationery	6	6	7	13	1	-
d) Advertisement and publicity	2	3	3	3	0	-
e) Depreciation on bank's property	24	26	15	78	8	-
f) Directors' fees, allowances and expenses	1	1	3	2	3	-
g) Auditors' fees and expenses	2	2	1	2	0	-
h) Law charges	4	3	-	2	2	-
i) Postage, telegrams, telephones, etc	7	7	7	13	1	-
j) Repairs and maintenance	5	7	8	18	3	-
k) Insurance	24	26	17	33	6	-
l) Other expenditure	88	96	89	212	19	-
V. Net Interest Income (I-III)	1160	1408	952	1868	103	-
VI. Provisions and Contingencies	257	297	69	491	10	-
VII. Operating Profit (I+II-III-IV)	714	909	193	1148	53	-
VIII. Profit (Loss) during the year	457	612	123	657	42	-

SBI Comm. & Intl. Bank merged with State Bank of India w.e.f. July 28, 2011.

Source: Annual Account of Banks

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON
MARCH 31 OLD PRIVATE SECTOR BANKS

(Concl.d.)

(Amount in ₹ Million)

Items	South Indian Bank		Tamilnad Mercantile Bank	
	2011	2012	2011	2012
	(25)	(26)	(27)	(28)
Income				
I. Interest Earned	24460	35834	13710	18824
a) Interest/Discount earned on advances/bills	19300	28681	10792	15358
b) Income on investments	4815	6211	2861	3419
c) Interest on balances with RBI and other inter-bank funds	345	942	31	21
d) Others	-	-	27	26
II. Other Income	1967	2471	1883	2317
a) Commission, exchange and brokerage	354	384	518	660
b) Net profit (loss) on sale of investments	394	408	52	76
c) Net profit (loss) on revaluation of investments	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-10	8	3	1
e) Net profit (loss) on exchange transactions	191	256	231	281
f) Miscellaneous income	1038	1414	1079	1298
Total (I+II)	26427	38305	15594	21140
Expenditure & Provisions				
III. Interest Expended	16549	25617	8272	12320
a) Interest on deposits	16214	25188	8190	12058
b) Interest on RBI/ Inter - bank borrowings	83	177	3	50
c) Others	252	251	79	212
IV. Operating Expenses	4625	6173	2980	3490
a) Payments to and provisions for employees	2898	3741	1950	2129
b) Rent, taxes and lighting	381	501	215	268
c) Printing and stationery	62	168	40	56
d) Advertisement and publicity	86	129	44	55
e) Depreciation on bank's property	228	312	97	107
f) Directors' fees, allowances and expenses	3	2	7	6
g) Auditors' fees and expenses	15	24	4	5
h) Law charges	15	20	2	3
i) Postage, telegrams, telephones, etc	93	106	49	70
j) Repairs and maintenance	98	114	68	122
k) Insurance	230	314	119	142
l) Other expenditure	515	742	386	527
V. Net Interest Income (I-III)	7911	10217	5439	6504
VI. Provisions and Contingencies	2327	2499	1833	2195
VII. Operating Profit (I+II-III-IV)	5253	6515	4342	5330
VIII. Profit (Loss) during the year	2926	4017	2509	3135

Source: Annual Account of Banks