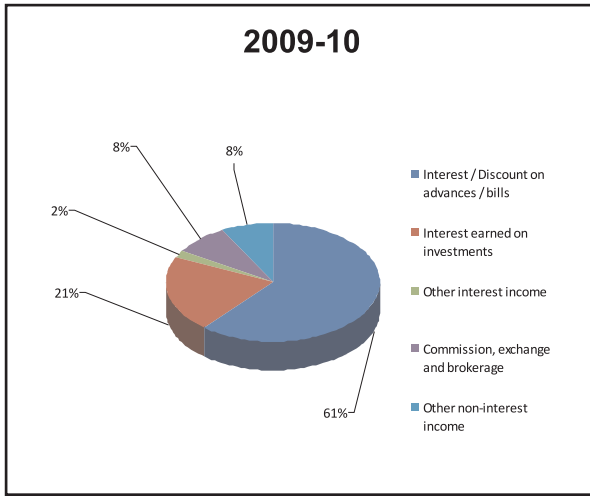
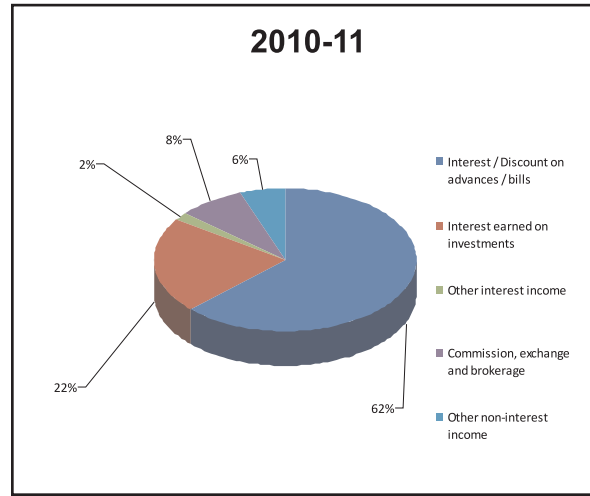


**GRAPH - 8**  
**COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2009-10 AND 2010-11**  
 (For the year ended March 31)

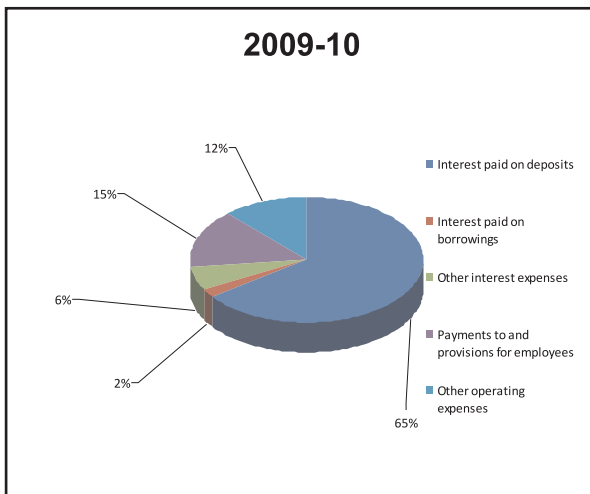


Total Earnings = ₹ 494447 crore

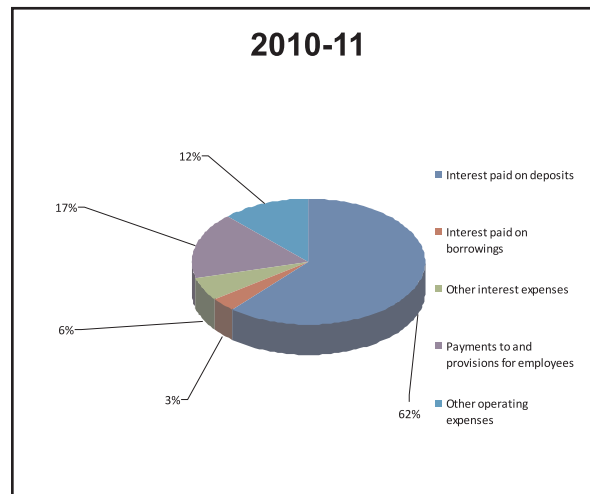


Total Earnings = ₹ 571230 crore

**COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES\* OF SCHEDULED COMMERCIAL BANKS : 2008-09 AND 2009-10**  
 (For the year ended March 31)



Total Earnings\* = ₹ 372111 crore  
 \*Excluding provisions and contingencies.



Total Expenses\* = ₹ 422020 crore