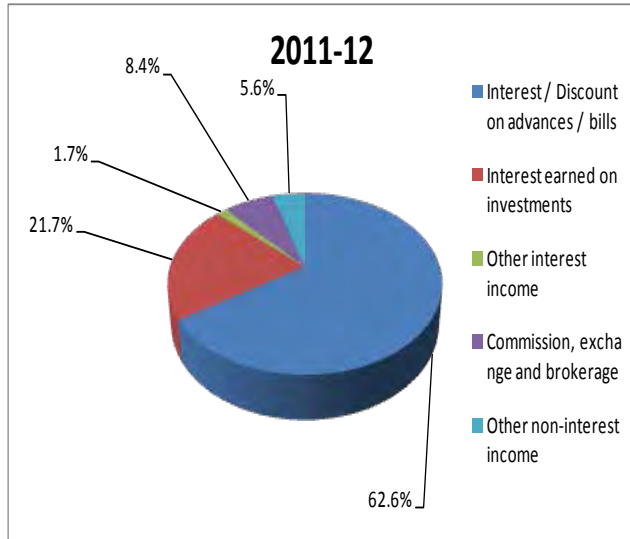
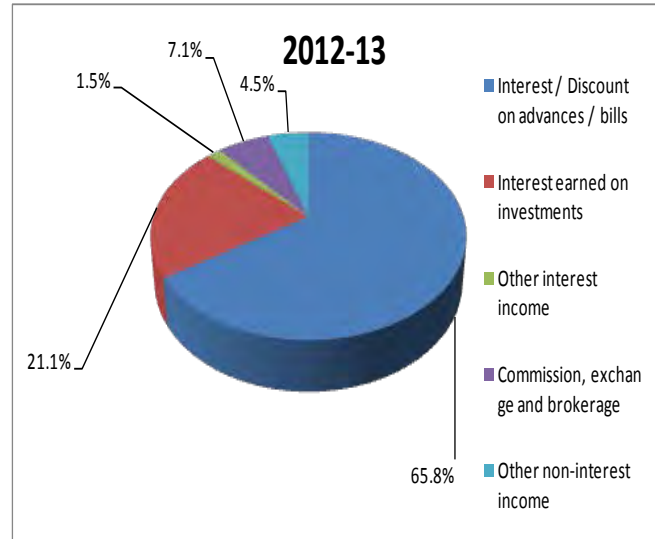


GRAPH - 8

COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS OF SCHEDULED COMMERCIAL BANKS 2011-12 AND 2012-13

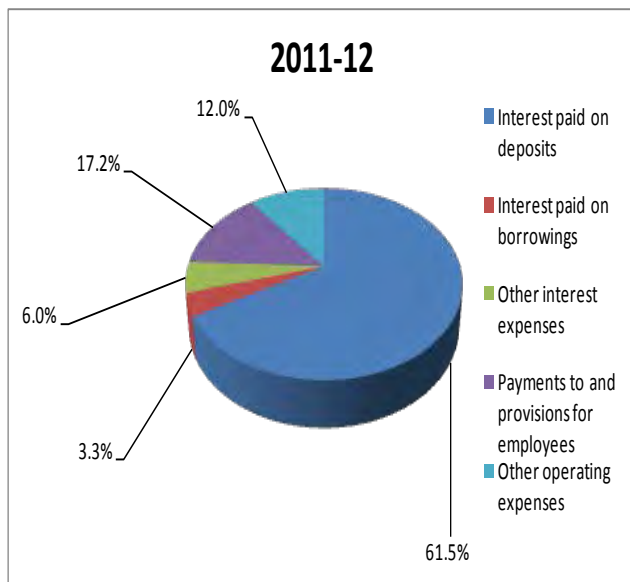


Total Earnings = ₹ 7416 Billion

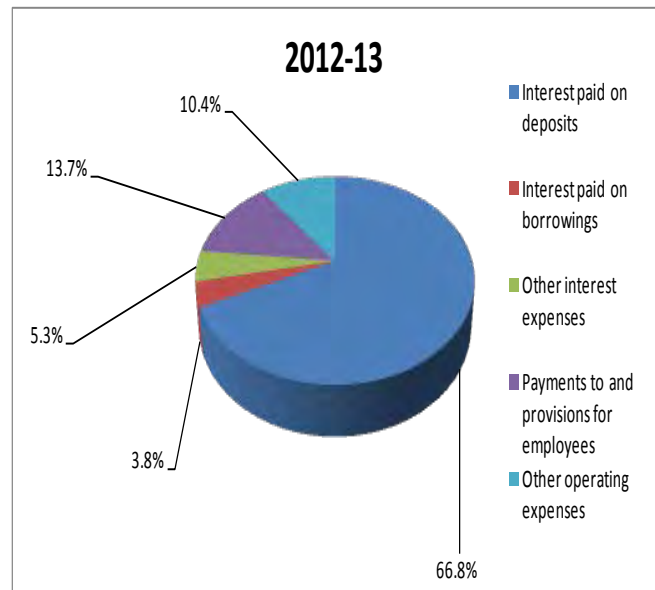


Total Earnings = ₹ 8614 Billion

COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES* OF SCHEDULED COMMERCIAL BANKS 2011-12 AND 2012-13



Total Expenses = ₹ 5679 Billion



Total Expenses = ₹ 6704 Billion

* Excluding provisions and contingencies.