

TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2009-10 AND 2010-11

(Amount in ₹ crore)

Items	For the year ended March 31					
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	7	6	20	20	27	26
I. Interest Earned	97954	109828	208029	256490	305983	366318
a) Interest/discount on advances/bills	71298	81904	154408	191195	225706	273099
b) Income on Investments	23571	25797	50522	60644	74092	86441
c) Interest on balances with RBI and other inter-Bank Funds	1802	669	2040	2714	3842	3383
d) Others	1283	1458	1059	1936	2342	3394
II. Other Income	18394	19240	30500	28625	48893	47865
a) Commission, exchange and brokerage	11993	14179	10384	11965	22377	26144
b) Net Profit(loss) on sale and revaluation of investment	2732	1292	8993	3471	11725	4763
c) Net Profit(loss) on sale of land,building and other Assets	-11	-21	2	3	-9	-19
d) Net profit(loss) on exchange transactions	1813	1703	2598	3559	4411	5262
e) Miscellaneous income	1866	2087	8523	9628	10390	11715
Total(I+II)	116347	129068	238528	285115	354876	414183
III. Interest expended	66229	67018	145712	164135	211940	231153
a) Interest on deposits	60825	59862	132315	146471	193141	206333
b) Interest on RBI/inter-bank borrowings	1431	2927	2868	5264	4299	8191
c) Others	3972	4229	10529	12400	14501	16629
IV. Operating expenses	25283	29146	40792	53819	66075	82965
a) Payments to and provisions for employees	15652	18476	25463	35757	41115	54233
b) Rent, taxes and lighting	2067	2297	3133	3604	5200	5901
c) Printing and stationery	297	317	425	467	722	784
d) Advertisement and publicity	264	306	434	630	699	936
e) Depreciation on bank's property	1194	1253	2000	2128	3193	3380
f) Directors' fees, allowances and expenses	2	2	17	16	19	18
g) Auditors' fees and expenses	170	184	370	410	540	594
h) Law charges	116	139	172	213	288	352
i) Postage, telegrams, telephones, etc.	371	414	636	683	1007	1097
j) Repairs and maintenance	402	436	813	926	1215	1362
k) Insurance	932	1065	2120	2500	3052	3565
l) Other expenditure	3817	4256	5208	6487	9025	10743
V. Net Interest Income(I-III)	31725	42810	62317	92355	94042	135165
VI. Provisions and contingencies	12403	21041	25200	34123	37604	55164
VII. Operating Profit(I+II-III-IV)	24836	32904	52025	67161	76861	100065
VIII. Profit (loss) during the year	12433	11863	26824	33038	39257	44901

Notes : 1. \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.

TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2009-10 AND 2010-11 (Contd.)

(Amount in ₹ crore)

	For the year ended March 31					
	Old Private Sector Banks		New Private Sector Banks		Private Sector Banks	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	15	14	7	7	22	21
I. Interest Earned	20497	23299	62309	73528	82806	96827
a) Interest/discount on advances/bills	15474	17646	44229	51467	59703	69113
b) Income on Investments	4750	5463	15842	19869	20592	25332
c) Interest on balances with RBI and other inter-Bank Funds	211	137	851	746	1062	882
d) Others	62	54	1387	1446	1449	1499
II. Other Income	3152	3029	17271	17697	20423	20726
a) Commission, exchange and brokerage	1066	1241	11346	13732	12413	14972
b) Net Profit(loss) on sale and revaluation of investment	810	379	2093	181	2903	560
c) Net Profit(loss) on sale of land,building and other Assets	2	18	97	31	99	49
d) Net profit(loss) on exchange transactions	274	298	2307	2607	2581	2905
e) Miscellaneous income	999	1093	1428	1147	2428	2240
Total(I+II)	23649	26328	79580	91225	103229	117553
III. Interest expended	14076	14768	37130	42347	51206	57115
a) Interest on deposits	13466	13898	28302	31510	41768	45408
b) Interest on RBI/inter-bank borrowings	138	220	2662	3646	2800	3866
c) Others	471	650	6165	7192	6637	7842
IV. Operating expenses	4715	5600	18136	22006	22851	27606
a) Payments to and provisions for employees	2737	3413	6690	8902	9427	12315
b) Rent, taxes and lighting	424	489	1973	2317	2397	2806
c) Printing and stationery	57	62	377	480	434	541
d) Advertisement and publicity	61	86	279	469	340	555
e) Depreciation on bank's property	269	293	1429	1556	1698	1850
f) Directors' fees, allowances and expenses	6	6	3	3	9	10
g) Auditors' fees and expenses	23	23	7	8	30	31
h) Law charges	18	17	178	124	196	141
i) Postage, telegrams, telephones, etc.	102	110	781	753	882	864
j) Repairs and maintenance	111	118	1347	1537	1458	1656
k) Insurance	199	215	570	680	769	895
l) Other expenditure	710	769	4502	5176	5211	5945
V. Net Interest Income(I-III)	6421	8531	25179	31181	31601	39711
VI. Provisions and contingencies	2545	2858	13516	12261	16061	15119
VII. Operating Profit(I+II-III-IV)	4858	5959	24315	26872	29173	32831
VIII. Profit (loss) during the year	2312	3101	10799	14610	13111	17712

Source : Annual accounts of banks of respective years.

TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2009-10 AND 2010-11 (Concl.d.)

(Amount in ₹ crore)

Items	For the year ended March 31			
	Foreign Banks		All Scheduled Commercial Banks	
	2010	2011	2010	2011
	(13)	(14)	(15)	(16)
Number of reporting banks	32	34	81	81
I. Interest Earned	26390	28522	415179	491667
a) Interest/discount on advances/bills	16415	15699	301824	357912
b) Income on Investments	9255	12008	103940	123781
c) Interest on balances with RBI and other inter-Bank Funds	614	559	5519	4824
d) Others	105	256	3896	5149
II. Other Income	9951	10972	79268	79564
a) Commission, exchange and brokerage	6564	6398	41353	47514
b) Net Profit(loss) on sale and revaluation of investment	-932	-2346	13696	2977
c) Net Profit(loss) on sale of land,building and other Assets	-1	73	89	104
d) Net profit(loss) on exchange transactions	3370	6051	10362	14218
e) Miscellaneous income	951	796	13768	14751
Total(I+II)	36341	39494	494446	571230
III. Interest expended	8938	10622	272084	298891
a) Interest on deposits	6924	7796	241833	259537
b) Interest on RBI/inter-bank borrowings	1464	2059	8563	14116
c) Others	550	767	21687	25238
IV. Operating expenses	11102	12558	100028	123129
a) Payments to and provisions for employees	4706	5403	55248	71950
b) Rent, taxes and lighting	763	838	8360	9545
c) Printing and stationery	116	131	1272	1456
d) Advertisement and publicity	602	712	1641	2202
e) Depreciation on bank's property	452	440	5344	5670
f) Directors' fees, allowances and expenses	-	-	28	28
g) Auditors' fees and expenses	6	7	575	631
h) Law charges	106	126	590	619
i) Postage, telegrams, telephones, etc.	427	486	2316	2447
j) Repairs and maintenance	318	401	2992	3419
k) Insurance	235	304	4055	4764
l) Other expenditure	3371	3709	17607	20398
V. Net Interest Income(I-III)	17452	17899	143095	192776
VI. Provisions and contingencies	11560	8595	65226	78878
VII. Operating Profit(I+II-III-IV)	16301	16314	122335	149210
VIII. Profit (loss) during the year	4741	7719	57109	70331

Source : Annual accounts of banks of respective years.