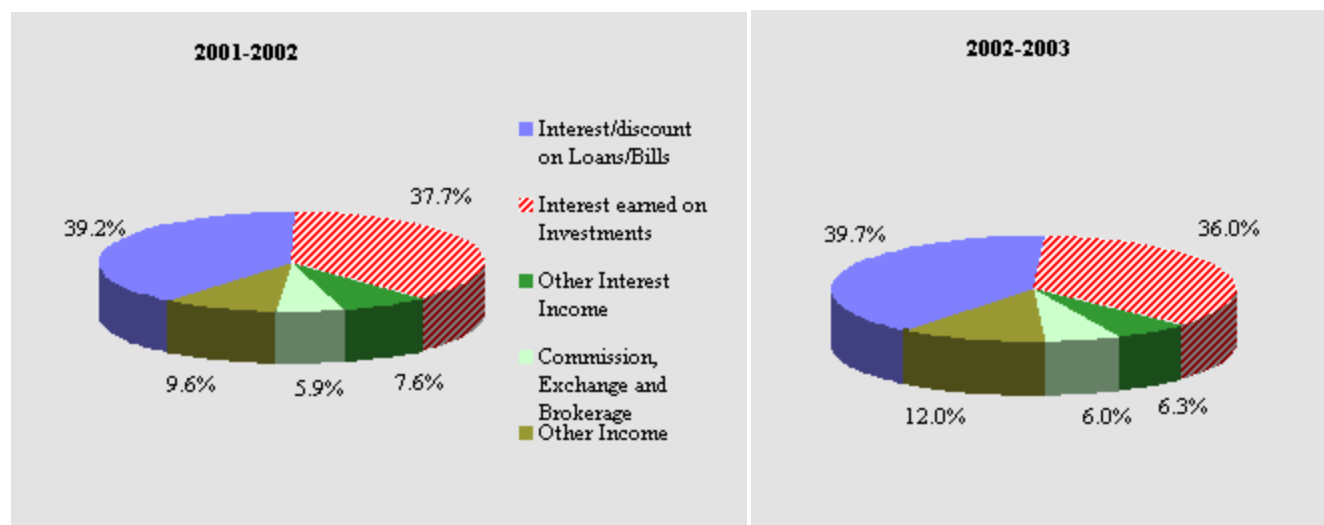


GRAPH - 12

COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS OF SCHEDULED COMMERCIAL BANKS: 2001-2002 AND 2002-2003

(For the year ended 31st March)

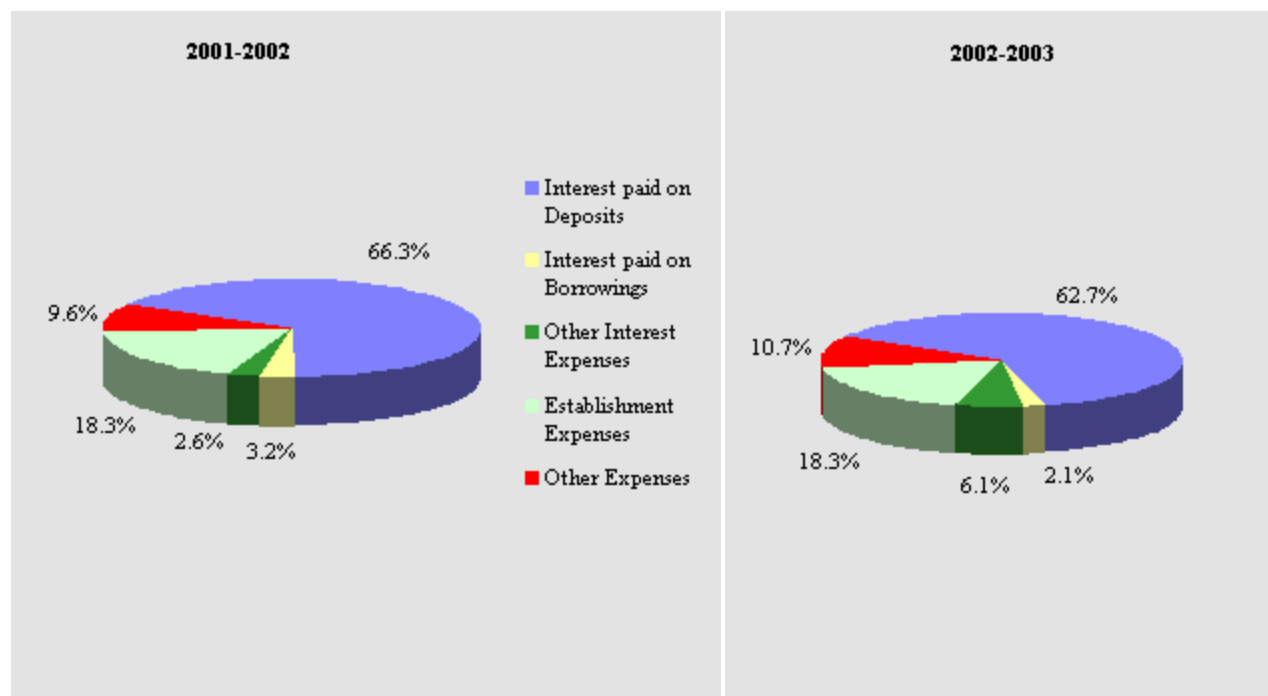


Total Earnings = Rs.156591 crore

Total Earnings = Rs.177890 crore

COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES* OF SCHEDULED COMMERCIAL BANKS: 2001-2002 AND 2002-2003

(For the year ended 31st March)



Total Expenses* = Rs.125999 crore

Total Expenses* = Rs.136569 crore

*: Excluding provisions and contingencies.