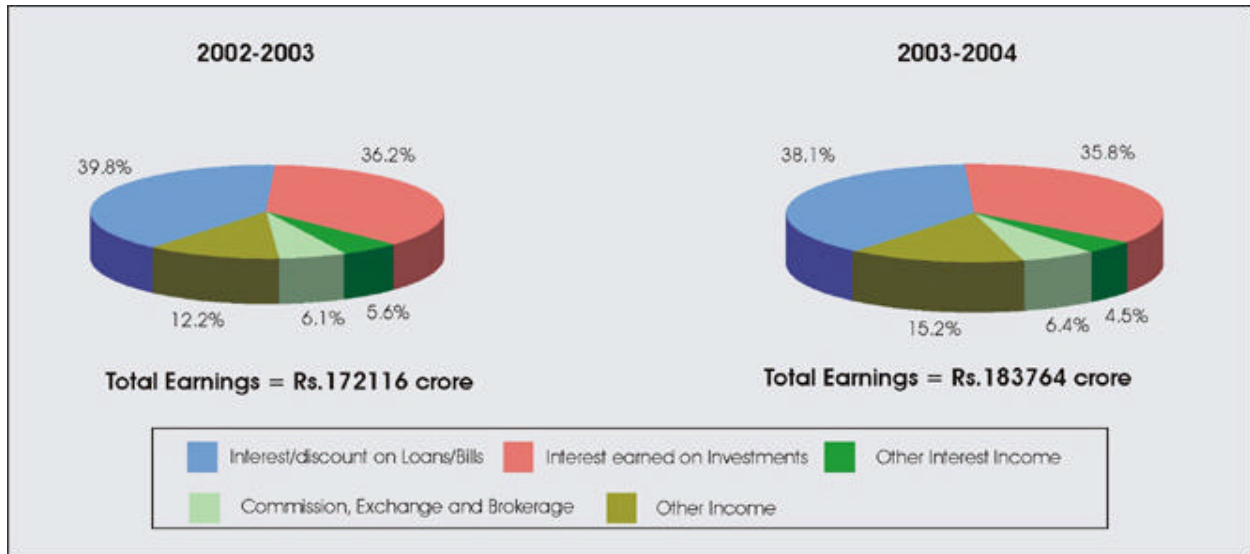


**GRAPH - 11**  
**COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS OF SHEDULED COMMERCIAL**  
**BANKS (EXCLUDING RRBs):**  
**2002-2003 AND 2003-2004**  
**(For the year ended 31st March)**



**COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES\* OF SHEDULED**  
**COMMERCIAL BANKS (EXCLUDING RRBs):**  
**2002-2003 AND 2003-2004**  
**(For the year ended 31st March)**

