

**TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED  
COMMERCIAL BANKS IN INDIA — 2004-05 AND 2005-06**

(Amount in Rs. crore)

Items	For the year ended March 31					
	State Bank of India & Its Associates		Nationalised Banks \$		Foreign Banks	
	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Number of reporting banks</b>	<b>8</b>	<b>8</b>	<b>20</b>	<b>20</b>	<b>31</b>	<b>29</b>
<b>I. Interest earned</b>	<b>44052</b>	<b>49116</b>	<b>76312</b>	<b>88499</b>	<b>9170</b>	<b>12235</b>
a) Interest/discount on advances/bills	18920	25518	40312	53002	5535	7380
b) Income on Investments	21333	19089	33056	32577	2946	3895
c) Interest on balances with RBI and other inter-Bank Funds	2002	2067	2000	2272	465	799
d) Others	1797	2442	944	648	224	161
<b>II. Other income</b>	<b>9480</b>	<b>9794</b>	<b>14716</b>	<b>13538</b>	<b>3865</b>	<b>5200</b>
a) Commission, exchange and brokerage	4793	5310	4221	4818	2154	2591
b) Net Profit (loss) on sale and revaluation of investment	2462	1007	5810	3188	-576	-607
c) Net Profit (loss) on sale of land, building and other Assets	-2	1	20	121	26	56
d) Net profit (loss) on exchange transactions	721	1160	1469	1380	1490	2038
e) Miscellaneous income	1506	2316	3196	4031	771	1122
<b>Total (I+II)</b>	<b>53532</b>	<b>58910</b>	<b>91028</b>	<b>102037</b>	<b>13035</b>	<b>17435</b>
<b>III. Interest expended</b>	<b>24842</b>	<b>27809</b>	<b>43922</b>	<b>52463</b>	<b>4041</b>	<b>5149</b>
a) Interest on deposits	23276	25018	39306	44723	2591	3161
b) Interest on RBI/inter-bank borrowings	520	1249	660	1306	1070	1734
c) Others	1046	1542	3956	6434	380	254
<b>IV. Operating expenses</b>	<b>13412</b>	<b>15771</b>	<b>23643</b>	<b>25761</b>	<b>4417</b>	<b>5624</b>
a) Payments to and provisions for employees	9043	10665	16129	16713	1365	1977
b) Rent, taxes and lighting	967	1089	1601	1801	271	328
c) Printing and stationery	217	228	282	312	99	103
d) Advertisement and publicity	83	132	202	253	276	375
e) Depreciation on bank's property	1018	1092	1251	1399	264	287
f) Directors' fees, allowances and expenses	2	3	8	9	—	—
g) Auditors' fees and expenses	84	96	192	213	3	4
h) Law charges	64	63	94	99	32	38
i) Postage, telegrams, telephones, etc.	107	140	262	319	255	299
j) Repairs and maintenance	165	208	346	445	228	243
k) Insurance	333	459	702	984	69	101
l) Other expenditure	1329	1596	2574	3214	1555	1869
<b>V. Provisions and contingencies</b>	<b>9603</b>	<b>9373</b>	<b>13716</b>	<b>13230</b>	<b>2595</b>	<b>3592</b>
<b>Total expenses @</b>	<b>38254</b>	<b>43580</b>	<b>67565</b>	<b>78224</b>	<b>8458</b>	<b>10773</b>
<b>VI. Profit (loss) during the year</b>	<b>5675</b>	<b>5957</b>	<b>9747</b>	<b>10583</b>	<b>1982</b>	<b>3070</b>

Notes : 1. \$ Includes IDBI Ltd.

2. @ Excluding provisions and contingencies

Source : Annual accounts of banks of respective years.

**TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED  
COMMERCIAL BANKS IN INDIA — 2004-05 AND 2005-06 (Concl.)**

(Amount in Rs. crore)

Items	For the year ended March 31			
	Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2005	2006 *	2005	2006 *
	(7)	(8)	(9)	(10)
<b>Number of reporting banks</b>	<b>29</b>	<b>27</b>	<b>88</b>	<b>84</b>
<b>I. Interest earned</b>	<b>26266</b>	<b>34661</b>	<b>155799</b>	<b>184509</b>
a) Interest/discount on advances/bills	16639	22782	81408	108681
b) Income on Investments	8533	10629	65867	66190
c) Interest on balances with RBI and other inter-Bank Funds	712	987	5178	6125
d) Others	382	263	3346	3513
<b>II. Other income</b>	<b>6366</b>	<b>9167</b>	<b>34424</b>	<b>37699</b>
a) Commission, exchange and brokerage	3628	5640	14793	18358
b) Net Profit (loss) on sale and revaluation of investment	703	964	8396	4553
c) Net Profit (loss) on sale of land, building and other Assets	-11	9	34	188
d) Net profit (loss) on exchange transactions	645	879	4326	5457
e) Miscellaneous income	1401	1675	6875	9143
<b>Total (I+II)</b>	<b>32632</b>	<b>43828</b>	<b>190223</b>	<b>222208</b>
<b>III. Interest expended</b>	<b>16273</b>	<b>21497</b>	<b>89077</b>	<b>106917</b>
a) Interest on deposits	12081	16559	77254	89460
b) Interest on RBI/inter-bank borrowings	649	1524	2898	5813
c) Others	3543	3414	8925	11644
<b>IV. Operating expenses</b>	<b>8675</b>	<b>11574</b>	<b>50129</b>	<b>58724</b>
a) Payments to and provisions for employees	2943	4070	29479	33424
b) Rent, taxes and lighting	730	912	3569	4129
c) Printing and stationery	224	291	821	934
d) Advertisement and publicity	259	353	819	1113
e) Depreciation on bank's property	1194	1253	3727	4030
f) Directors' fees, allowances and expenses	7	8	17	19
g) Auditors' fees and expenses	17	18	296	330
h) Law charges	46	54	236	254
i) Postage, telegrams, telephones, etc.	417	543	1040	1300
j) Repairs and maintenance	489	601	1227	1497
k) Insurance	223	344	1326	1888
l) Other expenditure	2126	3127	7572	9806
<b>V. Provisions and contingencies</b>	<b>4151</b>	<b>5772</b>	<b>30065</b>	<b>31967</b>
<b>Total expenses @</b>	<b>24948</b>	<b>33071</b>	<b>139206</b>	<b>165641</b>
<b>VI. Profit (loss) during the year</b>	<b>3533</b>	<b>4985</b>	<b>20952</b>	<b>24600</b>

**Notes** : 1. \* Excludes Ganesh Bank of Kurundwad.

2. @ Excluding provisions and contingencies

Source : Annual accounts of banks of respective years.