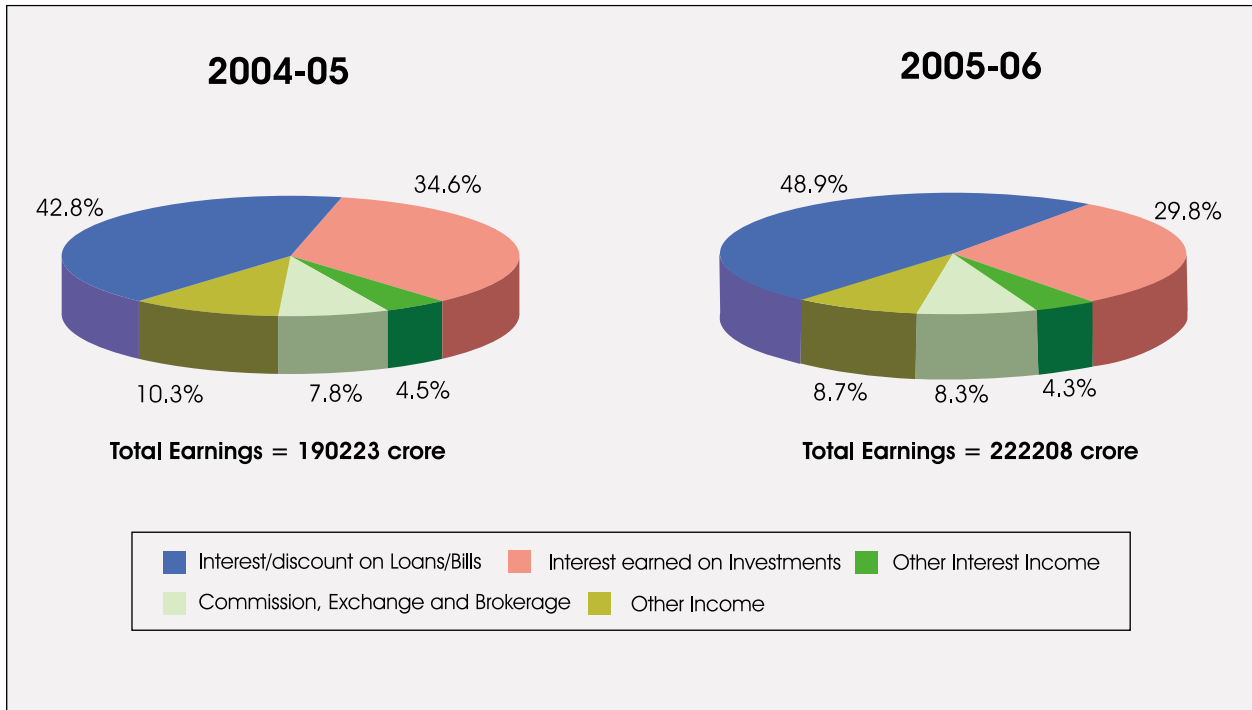


**GRAPH - 8**  
**COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS OF SCHEDULED**  
**COMMERCIAL BANKS : 2004-05 AND 2005-06**  
 (For the year ended March 31)



**COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES\* OF SCHEDULED**  
**COMMERCIAL BANKS : 2004-05 AND 2005-06**  
 (For the year ended March 31)

