

**TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED
COMMERCIAL BANKS IN INDIA — 2005-06 AND 2006-07**

(Amount in Rs. crore)

Items	For the year ended March 31					
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	8	8	20	20	29	29
I. Interest earned	49300	56339	88575	111769	12291	18018
a) Interest/discount on advances/bills	25517	36148	53002	74396	7380	10941
b) Income on Investments	19089	16512	32668	33308	3951	5432
c) Interest on balances with RBI and other inter-Bank Funds	2428	3106	2257	3365	799	1433
d) Others	2266	573	648	700	161	212
II. Other income	9525	7798	12380	13073	5372	6937
a) Commission, exchange and brokerage	5310	6661	4818	5860	2872	3789
b) Net Profit (loss) on sale and revaluation of investment	693	-1472	1984	52	-666	-1036
c) Net Profit (loss) on sale of land, building and other Assets	—	12	121	304	56	94
d) Net profit (loss) on exchange transactions	1207	568	1381	1641	2128	2858
e) Miscellaneous income	2315	2029	4076	5216	982	1232
Total (I+II)	58825	64137	100955	124842	17663	24955
III. Interest expended	28041	33859	52464	69597	5149	7615
a) Interest on deposits	25289	28639	44723	60544	3161	4758
b) Interest on RBI/inter-bank borrowings	1554	2366	1307	1740	1734	2371
c) Others	1198	2854	6434	7313	254	486
IV. Operating expenses	15760	15986	25548	27269	5853	7742
a) Payments to and provisions for employees	10665	10470	16713	17333	2005	3081
b) Rent, taxes and lighting	1089	1235	1801	2057	296	359
c) Printing and stationery	228	219	312	334	103	135
d) Advertisement and publicity	132	113	253	314	611	708
e) Depreciation on bank's property	1092	932	1399	1602	287	347
f) Directors' fees, allowances and expenses	3	2	9	10	—	—
g) Auditors' fees and expenses	96	100	213	231	4	5
h) Law charges	63	70	99	125	38	60
i) Postage, telegrams, telephones, etc.	140	160	325	345	299	350
j) Repairs and maintenance	208	232	445	496	243	286
k) Insurance	459	508	984	1149	101	133
l) Other expenditure	1585	1945	2995	3273	1866	2278
V. Provisions and contingencies	9070	7720	12359	14396	3590	5015
Total expenses @	43801	49845	78012	96866	11002	15357
VI. Profit (loss) during the year	5954	6572	10584	13580	3071	4583

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 — 2005-06 AND 2006-07 (Concl.)**

(Amount in Rs. crore)

Items	For the year ended March 31			
	Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2006 (7)	2007 (8)	2006 (9)	2007 (10)
Number of reporting banks	28	25	85	82
I. Interest earned	35223	51145	185386	237269
a) Interest/discount on advances/bills	23291	34762	109189	156246
b) Income on Investments	10661	14344	66368	69596
c) Interest on balances with RBI and other inter-Bank Funds	988	1727	6471	9630
d) Others	283	312	3357	1797
II. Other income	8091	11122	35369	38929
a) Commission, exchange and brokerage	5640	7897	18640	24207
b) Net Profit(loss) on sale and revaluation of investment	-112	61	1901	-2394
c) Net Profit(loss) on sale of land,building and other Assets	9	107	187	517
d) Net profit(loss) on exchange transactions	909	1208	5624	6274
e) Miscellaneous income	1645	1849	9017	10325
Total(I+II)	43314	62267	220754	276198
III. Interest expended	21507	32893	107160	143964
a) Interest on deposits	16569	26320	89742	120261
b) Interest on RBI/inter-bank borrowings	1533	2156	6128	8633
c) Others	3405	4417	11290	15070
IV. Operating expenses	12038	15322	59195	66315
a) Payments to and provisions for employees	4077	5276	33460	36160
b) Rent, taxes and lighting	912	1099	4097	4750
c) Printing and stationery	291	371	934	1059
d) Advertisement and publicity	353	398	1349	1533
e) Depreciation on bank's property	1253	1232	4031	4111
f) Directors' fees, allowances and expenses	7	7	18	19
g) Auditors' fees and expenses	18	19	330	355
h) Law charges	54	78	254	333
i) Postage, telegrams, telephones, etc.	543	696	1307	1550
j) Repairs and maintenance	601	768	1498	1782
k) Insurance	345	454	1888	2244
l) Other expenditure	3584	4924	10029	12419
V. Provisions and contingencies	4794	7583	29811	34713
Total expenses @	33545	48215	166355	210279
VI. Profit (loss) during the year	4975	6469	24588	31206

Notes : 1. \$ Includes IDBI Ltd.

2. @ Excluding Provisions and Contingencies

Source : Annual accounts of banks of respective years.