

**TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL
BANKS IN INDIA - 2006- 07 AND 2007- 08**

(Amount in Rs. crore)

Items	For the year ended March 31					
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	8	8	20	20	29	28
I. Interest earned	53465	70427	110720	143597	17924	24417
a) Interest/discount on advances/bills	36148	51354	74396	102726	10945	15712
b) Income on Investments	14858	16916	32259	37173	5334	7017
c) Interest on balances with RBI and other inter-Bank Funds	2114	1407	3365	2743	1434	1380
d) Others	345	750	700	955	211	308
II. Other income	9419	11817	14265	20098	7044	10531
a) Commission, exchange and brokerage	6661	7926	5873	7074	3949	5357
b) Net Profit(loss) on sale and revaluation of investment	190	1519	1258	4614	-937	134
c) Net Profit(loss) on sale of land,building and other Assets	7	11	304	42	94	83
d) Net profit(loss) on exchange transactions	526	932	1628	2036	2830	3805
e) Miscellaneous income	2035	1429	5202	6332	1108	1152
Total (I+II)	62884	82244	124985	163695	24968	34948
III. Interest expended	32606	47809	69353	101093	7604	10604
a) Interest on deposits	28260	41588	60536	91130	4747	7279
b) Interest on RBI/inter-bank borrowings	1665	3231	1740	2189	2391	2641
c) Others	2681	2990	7077	7774	466	684
IV. Operating expenses	15986	16992	27269	29605	7746	10356
a) Payments to and provisions for employees	10470	10294	17333	18268	3081	4131
b) Rent, taxes and lighting	1235	1367	2057	2378	363	585
c) Printing and stationery	219	239	334	374	135	164
d) Advertisement and publicity	113	200	314	348	708	708
e) Depreciation on bank's property	932	1029	1602	1698	347	347
f) Directors' fees, allowances and expenses	2	2	10	13	-	-
g) Auditors' fees and expenses	100	152	231	315	5	4
h) Law charges	70	76	125	127	64	74
i) Postage, telegrams, telephones, etc.	160	260	345	423	346	379
j) Repairs and maintenance	232	295	496	571	286	311
k) Insurance	525	613	1149	1389	133	172
l) Other expenditure	1928	2465	3273	3701	2278	3481
V. Provisions and contingencies	7720	8438	14783	15411	5034	7376
Total expenses @	48592	64801	96622	130698	15350	20960
VI. Profit (loss) during the year	6572	9005	13580	17586	4584	6612

Notes : 1. \$ Includes IDBI Bank 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 - 2006- 07 AND 2007- 08 (Concl'd.)

(Amount in Rs. crore)

Items	For the year ended March 31			
	Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008
	(7)	(8)	(9)	(10)
Number of reporting banks	25	23	82	79
I. Interest earned	49568	71129	231673	309568
a) Interest/discount on advances/bills	34762	51360	156249	221151
b) Income on Investments	12844	17944	65294	79050
c) Interest on balances with RBI and other inter-Bank Funds	1729	1522	8641	7052
d) Others	233	303	1489	2315
II. Other income	12313	16869	43041	59316
a) Commission, exchange and brokerage	7886	10545	24369	30901
b) Net Profit(loss) on sale and revaluation of investment	1217	2631	1729	8901
c) Net Profit(loss) on sale of land,building and other Assets	107	79	512	214
d) Net profit(loss) on exchange transactions	1240	909	6224	7682
e) Miscellaneous income	1863	2705	10207	11618
Total (I+II)	61881	87998	274714	368884
III. Interest expended	32856	48495	142418	207999
a) Interest on deposits	26320	39665	119862	179661
b) Interest on RBI/inter-bank borrowings	2154	2807	7950	10867
c) Others	4382	6023	14606	17471
IV. Operating expenses	15319	20270	66315	77213
a) Payments to and provisions for employees	5264	7113	36148	39805
b) Rent, taxes and lighting	1099	1596	4753	5925
c) Printing and stationery	371	475	1059	1251
d) Advertisement and publicity	398	485	1533	1740
e) Depreciation on bank's property	1232	1421	4111	4495
f) Directors' fees, allowances and expenses	7	8	19	23
g) Auditors' fees and expenses	19	24	355	493
h) Law charges	79	109	337	385
i) Postage, telegrams, telephones, etc.	697	961	1548	2022
j) Repairs and maintenance	768	1031	1782	2207
k) Insurance	454	585	2261	2759
l) Other expenditure	4931	6462	12409	16108
V. Provisions and contingencies	7238	9715	34774	40939
Total expenses @	48175	68765	208733	285212
VI. Profit (loss) during the year	6468	9518	31207	42733

Notes : 1. \$ Includes IDBI Bank Ltd.
2. @ : Excluding Provisions and Contingencies
Source : Annual accounts of banks of respective years .