

**TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS  
IN INDIA - 2011-12 AND 2012-13 AS ON MARCH 31**

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Number of reporting banks</b>	<b>6</b>	<b>6</b>	<b>20</b>	<b>20</b>	<b>26</b>	<b>26</b>
<b>I. Interest Earned</b>	<b>1435.55</b>	<b>1637.68</b>	<b>3411.77</b>	<b>3911.09</b>	<b>4847.32</b>	<b>5548.77</b>
a) Interest/Discount earned on advances/bills	1102.25	1252.56	2599.36	2955.66	3701.61	4208.22
b) Income on investments	313.18	359.54	758.47	881.30	1071.65	1240.85
c) Interest on balances with RBI and other inter-bank funds	7.15	10.06	38.74	53.16	45.89	63.22
d) Others	12.97	15.51	15.20	20.96	28.17	36.48
<b>II. Other Income</b>	<b>178.23</b>	<b>197.44</b>	<b>325.77</b>	<b>370.37</b>	<b>504.00</b>	<b>567.81</b>
a) Commission, exchange and brokerage	147.70	141.15	133.87	143.40	281.58	284.54
b) Net profit (loss) on sale of investments	-5.48	16.55	43.94	61.79	38.46	78.34
c) Net profit (loss) on revaluation of investments	-	-0.04	-1.06	0.19	-1.06	0.15
d) Net profit (loss) on sale of land building and other assets	-0.47	-0.42	0.10	0.15	-0.37	-0.27
e) Net profit (loss) on exchange transactions	16.43	19.75	45.53	46.91	61.96	66.66
f) Miscellaneous income	20.05	20.46	103.38	119.41	123.43	139.87
<b>Total (I+II)</b>	<b>1613.78</b>	<b>1835.12</b>	<b>3737.53</b>	<b>4281.46</b>	<b>5351.31</b>	<b>6116.58</b>
<b>III. Interest Expended</b>	<b>888.61</b>	<b>1065.33</b>	<b>2397.28</b>	<b>2813.96</b>	<b>3285.89</b>	<b>3879.29</b>
a) Interest on deposits	791.79	962.66	2188.09	2602.31	2979.88	3564.97
b) Interest on RBI/ Inter - bank borrowings	42.80	46.46	77.66	78.53	120.46	125.00
c) Others	54.02	56.21	131.53	133.11	185.55	189.32
<b>IV. Operating Expenses</b>	<b>327.30</b>	<b>370.94</b>	<b>574.75</b>	<b>647.18</b>	<b>902.05</b>	<b>1018.12</b>
a) Payments to and provisions for employees	211.88	232.68	362.85	408.62	574.73	641.30
b) Rent, taxes and lighting	26.52	30.95	42.24	49.54	68.76	80.49
c) Printing and stationery	3.47	3.74	5.25	5.95	8.72	9.70
d) Advertisement and publicity	2.63	4.55	5.21	5.37	7.84	9.91
e) Depreciation on bank's property	12.83	14.54	22.49	25.01	35.32	39.55
f) Directors' fees, allowances and expenses	0.02	0.03	0.18	0.21	0.20	0.24
g) Auditors' fees and expenses	1.92	1.82	4.20	3.75	6.12	5.57
h) Law charges	1.43	1.58	2.43	2.58	3.85	4.16
i) Postage, telegrams, telephones, etc	4.92	5.80	7.90	8.58	12.82	14.38
j) Repairs and maintenance	4.41	4.73	11.77	12.97	16.18	17.70
k) Insurance	12.62	15.84	29.38	31.28	42.01	47.12
l) Other expenditure	44.65	54.67	80.85	93.33	125.51	148.00
<b>V. Net Interest Income (I-III)</b>	<b>546.94</b>	<b>572.34</b>	<b>1014.49</b>	<b>1097.13</b>	<b>1561.43</b>	<b>1669.48</b>
<b>VI. Provisions and Contingencies</b>	<b>244.54</b>	<b>221.01</b>	<b>423.70</b>	<b>492.33</b>	<b>668.24</b>	<b>713.34</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>397.87</b>	<b>398.84</b>	<b>765.50</b>	<b>820.32</b>	<b>1163.37</b>	<b>1219.17</b>
<b>VIII. Profit (Loss) during the year</b>	<b>153.34</b>	<b>177.83</b>	<b>341.80</b>	<b>327.99</b>	<b>495.14</b>	<b>505.83</b>

**Notes** : 1. \$ Includes IDBI Bank Ltd.

**Source** : Annual accounts of banks of respective years.

**TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS  
IN INDIA - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Items	Old Private Sector Banks		New Private Sector Banks		Private Sector Banks	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Number of reporting banks</b>	<b>13</b>	<b>13</b>	<b>7</b>	<b>7</b>	<b>20</b>	<b>20</b>
<b>I. Interest Earned</b>	<b>325.80</b>	<b>399.28</b>	<b>1019.75</b>	<b>1265.59</b>	<b>1345.56</b>	<b>1664.86</b>
a) Interest/Discount earned on advances/bills	248.36	303.66	726.81	911.95	975.17	1215.61
b) Income on investments	74.42	91.30	269.87	327.85	344.29	419.14
c) Interest on balances with RBI and other inter-bank funds	2.53	3.80	7.85	10.69	10.39	14.48
d) Others	0.48	0.53	15.22	15.10	15.71	15.63
<b>II. Other Income</b>	<b>33.95</b>	<b>41.45</b>	<b>216.53</b>	<b>256.48</b>	<b>250.48</b>	<b>297.93</b>
a) Commission, exchange and brokerage	15.23	17.14	162.16	185.03	177.39	202.17
b) Net profit (loss) on sale of investments	2.94	7.14	4.87	16.66	7.81	23.81
c) Net profit (loss) on revaluation of investments	-	0.11	-4.95	-0.94	-4.95	-0.82
d) Net profit (loss) on sale of land and other assets	0.10	0.02	0.17	0.34	0.27	0.36
e) Net profit (loss) on exchange transactions	4.33	4.45	35.89	37.27	40.22	41.72
f) Miscellaneous income	11.35	12.59	18.39	18.10	29.74	30.69
<b>Total (I+II)</b>	<b>359.75</b>	<b>440.73</b>	<b>1236.28</b>	<b>1522.06</b>	<b>1596.03</b>	<b>1962.79</b>
<b>III. Interest Expended</b>	<b>225.06</b>	<b>278.60</b>	<b>642.79</b>	<b>792.73</b>	<b>867.84</b>	<b>1071.33</b>
a) Interest on deposits	210.10	257.25	490.09	606.96	700.19	864.22
b) Interest on RBI/ Inter - bank borrowings	6.67	9.78	58.17	83.21	64.84	92.99
c) Others	8.29	11.57	94.52	102.56	102.81	114.13
<b>IV. Operating Expenses</b>	<b>65.40</b>	<b>77.46</b>	<b>274.90</b>	<b>327.39</b>	<b>340.30</b>	<b>404.85</b>
a) Payments to and provisions for employees	37.76	43.71	109.83	127.66	147.59	171.37
b) Rent, taxes and lighting	5.71	7.42	24.90	29.33	30.61	36.75
c) Printing and stationery	0.85	0.93	4.90	6.02	5.75	6.95
d) Advertisement and publicity	1.13	1.17	4.57	6.10	5.71	7.27
e) Depreciation on bank's property	3.38	4.21	16.54	17.65	19.92	21.86
f) Directors' fees, allowances and expenses	0.06	0.07	0.04	0.05	0.10	0.12
g) Auditors' fees and expenses	0.23	0.28	0.08	0.09	0.32	0.37
h) Law charges	0.18	0.19	1.28	1.51	1.46	1.71
i) Postage, telegrams, telephones, etc	1.31	1.50	9.09	10.43	10.40	11.94
j) Repairs and maintenance	1.57	1.89	18.96	22.53	20.52	24.42
k) Insurance	2.66	3.02	8.08	9.20	10.75	12.22
l) Other expenditure	10.55	13.07	76.62	96.81	87.17	109.88
<b>V. Net Interest Income (I-III)</b>	<b>100.75</b>	<b>120.68</b>	<b>376.97</b>	<b>472.86</b>	<b>477.71</b>	<b>593.53</b>
<b>VI. Provisions and Contingencies</b>	<b>30.05</b>	<b>35.27</b>	<b>130.66</b>	<b>161.38</b>	<b>160.71</b>	<b>196.65</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>69.29</b>	<b>84.67</b>	<b>318.60</b>	<b>401.94</b>	<b>387.89</b>	<b>486.61</b>
<b>VIII. Profit (Loss) during the year</b>	<b>39.24</b>	<b>49.40</b>	<b>187.94</b>	<b>240.56</b>	<b>227.18</b>	<b>289.95</b>

**Source :** Annual accounts of banks of respective years.

**TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS  
IN INDIA - 2011-12 AND 2012-13 AS ON MARCH 31 (Concl'd.)**

(Amount in ₹ Billion)

Items	Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013
	(13)	(14)	(15)	(16)
<b>Number of reporting banks</b>	<b>41</b>	<b>43</b>	<b>87</b>	<b>89</b>
<b>I. Interest Earned</b>	<b>359.97</b>	<b>422.49</b>	<b>6552.84</b>	<b>7636.12</b>
a) Interest/Discount earned on advances/bills	204.29	235.71	4881.06	5659.54
b) Income on investments	146.88	174.24	1562.82	1834.23
c) Interest on balances with RBI and other inter-bank funds	11.16	11.47	67.44	89.18
d) Others	-2.36	1.06	41.52	53.17
<b>II. Other Income</b>	<b>108.96</b>	<b>112.13</b>	<b>863.44</b>	<b>977.87</b>
a) Commission, exchange and brokerage	68.55	62.26	527.52	548.98
b) Net profit (loss) on sale of investments	-11.37	4.79	34.90	106.93
c) Net profit (loss) on revaluation of investments	1.53	0.59	-4.48	-0.08
d) Net profit (loss) on sale of land and other assets	1.18	0.88	1.08	0.98
e) Net profit (loss) on exchange transactions	39.13	36.62	141.31	145.00
f) Miscellaneous income	9.93	6.99	163.10	177.54
<b>Total (I+II)</b>	<b>468.92</b>	<b>534.61</b>	<b>7416.27</b>	<b>8613.98</b>
<b>III. Interest Expended</b>	<b>149.82</b>	<b>187.41</b>	<b>4303.56</b>	<b>5138.03</b>
a) Interest on deposits	112.26	131.87	3792.33	4561.05
b) Interest on RBI/ Inter - bank borrowings	29.66	38.10	214.96	256.08
c) Others	7.90	17.44	296.26	320.89
<b>IV. Operating Expenses</b>	<b>133.37</b>	<b>142.88</b>	<b>1375.72</b>	<b>1565.85</b>
a) Payments to and provisions for employees	57.64	60.17	779.95	872.84
b) Rent, taxes and lighting	9.00	10.28	108.37	127.52
c) Printing and stationery	1.30	1.29	15.77	17.94
d) Advertisement and publicity	6.42	7.56	19.97	24.75
e) Depreciation on bank's property	4.53	4.59	59.77	65.99
f) Directors' fees, allowances and expenses	-	-	0.30	0.36
g) Auditors' fees and expenses	0.08	0.10	6.52	6.05
h) Law charges	1.40	1.24	6.71	7.11
i) Postage, telegrams, telephones, etc	6.03	6.40	29.26	32.71
j) Repairs and maintenance	4.44	5.00	41.14	47.11
k) Insurance	3.00	3.22	55.75	62.57
l) Other expenditure	39.53	43.04	252.20	300.92
<b>V. Net Interest Income (I-III)</b>	<b>210.14</b>	<b>235.08</b>	<b>2249.28</b>	<b>2498.09</b>
<b>VI. Provisions and Contingencies</b>	<b>91.47</b>	<b>88.46</b>	<b>920.42</b>	<b>998.45</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>185.73</b>	<b>204.33</b>	<b>1737.00</b>	<b>1910.10</b>
<b>VIII. Profit (Loss) during the year</b>	<b>94.26</b>	<b>115.86</b>	<b>816.58</b>	<b>911.65</b>

Source : Annual accounts of banks of respective years.