

**TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2010-11 AND 2011-12 AS ON MARCH 31**

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	6	6	20	20	26	26
I. Interest Earned	1098.28	1434.88	2563.06	3412.52	3661.35	4847.40
a) Interest/Discount earned on advances/bills	819.04	1101.23	1911.78	2599.55	2730.83	3700.78
b) Income on investments	259.72	312.50	607.61	758.00	867.33	1070.50
c) Interest on balances with RBI and other inter-bank funds	4.94	7.15	24.34	38.61	29.28	45.77
d) Others	14.58	13.98	19.33	16.36	33.91	30.34
II. Other Income	192.40	178.90	287.25	324.67	479.65	503.58
a) Commission, exchange and brokerage	141.79	147.70	120.47	133.70	262.26	281.40
b) Net profit (loss) on sale of investments	12.97	-4.81	36.69	43.94	49.66	39.13
c) Net profit (loss) on revaluation of investments	-0.05	-	-0.90	-0.99	-0.94	-0.99
d) Net profit (loss) on sale of land building and other assets	-0.21	-0.47	0.03	0.10	-0.19	-0.37
e) Net profit (loss) on exchange transactions	17.03	16.43	35.59	45.53	52.62	61.96
f) Miscellaneous income	20.87	20.05	95.38	102.40	116.24	122.45
Total (I+II)	1290.68	1613.78	2850.31	3737.20	4140.99	5350.98
III. Interest Expended	670.18	888.51	1641.35	2396.88	2311.53	3285.39
a) Interest on deposits	598.62	791.79	1464.71	2188.09	2063.33	2979.88
b) Interest on RBI/ Inter - bank borrowings	28.23	42.80	52.64	77.62	80.88	120.41
c) Others	43.32	53.92	124.00	131.17	167.33	185.09
IV. Operating Expenses	291.46	327.40	538.19	574.75	829.65	902.15
a) Payments to and provisions for employees	192.07	211.84	357.57	362.69	549.64	574.52
b) Rent, taxes and lighting	22.97	26.57	36.04	42.24	59.01	68.81
c) Printing and stationery	3.17	3.47	4.67	5.25	7.84	8.72
d) Advertisement and publicity	3.06	2.63	6.30	5.21	9.36	7.84
e) Depreciation on bank's property	12.53	12.83	21.28	22.49	33.80	35.32
f) Directors' fees, allowances and expenses	0.02	0.02	0.16	0.18	0.18	0.20
g) Auditors' fees and expenses	1.84	1.92	4.05	4.20	5.89	6.12
h) Law charges	1.39	1.43	2.13	2.43	3.52	3.85
i) Postage, telegrams, telephones, etc	4.14	4.92	6.83	7.77	10.97	12.70
j) Repairs and maintenance	4.36	4.41	9.26	11.90	13.62	16.30
k) Insurance	10.65	12.62	24.99	29.38	35.65	42.01
l) Other expenditure	35.25	44.75	64.92	81.01	100.17	125.76
V. Net Interest Income (I-III)	428.10	546.37	921.71	1015.64	1349.81	1562.01
VI. Provisions and Contingencies	210.41	244.54	340.39	423.77	550.80	668.31
VII. Operating Profit (I+II-III-IV)	329.04	397.87	670.77	765.57	999.81	1163.44
VIII. Profit (Loss) during the year	118.63	153.34	330.38	341.80	449.01	495.14

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 - 2010-11 AND 2011-12 AS ON MARCH 31 (Contd.)

(Amount in ₹ Billion)

Items	Old Private Sector Banks		New Private Sector Banks		Private Sector Banks	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	14	13	7	7	21	20
I. Interest Earned	232.99	325.92	734.14	1013.87	967.13	1339.80
a) Interest/Discount earned on advances/bills	176.46	248.48	513.54	720.93	690.00	969.41
b) Income on investments	54.63	74.42	198.69	269.87	253.32	344.29
c) Interest on balances with RBI and other inter-bank funds	1.37	2.53	7.46	7.85	8.82	10.39
d) Others	0.54	0.48	14.46	15.22	14.99	15.71
II. Other Income	30.29	33.83	178.45	211.16	208.73	244.99
a) Commission, exchange and brokerage	13.65	14.94	138.45	157.61	152.10	172.54
b) Net profit (loss) on sale of investments	3.79	2.94	6.11	4.87	9.90	7.81
c) Net profit (loss) on revaluation of investments	-	-	-4.30	-4.95	-4.30	-4.95
d) Net profit (loss) on sale of land and other assets	0.18	0.10	0.31	0.17	0.49	0.27
e) Net profit (loss) on exchange transactions	2.98	4.33	26.40	35.89	29.39	40.22
f) Miscellaneous income	9.69	11.53	11.47	17.57	21.16	29.09
Total (I+II)	263.28	359.75	912.59	1225.03	1175.86	1584.78
III. Interest Expended	147.68	225.06	423.81	642.79	571.49	867.84
a) Interest on deposits	138.98	210.10	315.10	490.09	454.08	700.19
b) Interest on RBI/ Inter - bank borrowings	2.20	6.67	36.79	58.17	39.00	64.84
c) Others	6.49	8.29	71.92	94.52	78.41	102.81
IV. Operating Expenses	56.00	65.40	220.06	268.05	276.06	333.45
a) Payments to and provisions for employees	34.13	37.77	89.02	109.83	123.15	147.60
b) Rent, taxes and lighting	4.89	5.97	23.17	24.90	28.06	30.87
c) Printing and stationery	0.62	0.85	4.80	4.90	5.41	5.75
d) Advertisement and publicity	0.86	1.13	4.69	4.57	5.55	5.71
e) Depreciation on bank's property	2.93	3.38	15.56	16.54	18.50	19.92
f) Directors' fees, allowances and expenses	0.06	0.06	0.03	0.04	0.10	0.10
g) Auditors' fees and expenses	0.18	0.22	0.08	0.08	0.25	0.30
h) Law charges	0.17	0.18	1.24	1.28	1.41	1.46
i) Postage, telegrams, telephones, etc	1.10	1.31	7.53	9.07	8.64	10.38
j) Repairs and maintenance	1.18	1.57	15.37	18.96	16.56	20.52
k) Insurance	2.15	2.66	6.80	8.08	8.95	10.75
l) Other expenditure	7.74	10.30	51.76	69.79	59.50	80.09
V. Net Interest Income (I-III)	85.31	100.86	310.33	371.09	395.64	471.95
VI. Provisions and Contingencies	28.58	30.05	122.61	126.26	151.19	156.31
VII. Operating Profit (I+II-III-IV)	59.59	69.29	268.72	314.20	328.31	383.49
VIII. Profit (Loss) during the year	31.01	39.24	146.10	187.94	177.12	227.18

Source : Annual accounts of banks of respective years.

TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2010-11 AND 2011-12 AS ON MARCH 31 (Concl.d.)

(Amount in ₹ Billion)

Items	Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012
	(13)	(14)	(15)	(16)
Number of reporting banks	34	41	81	87
I. Interest Earned	284.93	363.40	4913.41	6550.59
a) Interest/Discount earned on advances/bills	156.99	204.29	3577.82	4874.49
b) Income on investments	120.03	148.28	1240.68	1563.07
c) Interest on balances with RBI and other inter-bank funds	5.63	8.97	43.73	65.12
d) Others	2.27	1.86	51.17	47.91
II. Other Income	110.12	108.84	798.50	857.40
a) Commission, exchange and brokerage	64.05	68.44	478.42	522.39
b) Net profit (loss) on sale of investments	-24.15	-11.37	35.41	35.58
c) Net profit (loss) on revaluation of investments	0.69	1.53	-4.55	-4.41
d) Net profit (loss) on sale of land and other assets	0.73	1.18	1.04	1.08
e) Net profit (loss) on exchange transactions	60.60	49.69	142.60	151.87
f) Miscellaneous income	8.18	-0.64	145.59	150.90
Total (I+II)	395.05	472.23	5711.91	7407.99
III. Interest Expended	106.23	151.95	2989.25	4305.19
a) Interest on deposits	77.90	112.26	2595.30	3792.33
b) Interest on RBI/ Inter - bank borrowings	20.65	27.64	140.53	212.90
c) Others	7.67	12.05	253.42	299.95
IV. Operating Expenses	125.69	135.46	1231.40	1371.06
a) Payments to and provisions for employees	54.03	57.50	726.82	779.62
b) Rent, taxes and lighting	8.38	9.26	95.45	108.93
c) Printing and stationery	1.31	1.30	14.56	15.77
d) Advertisement and publicity	7.12	6.42	22.02	19.97
e) Depreciation on bank's property	4.40	4.53	56.70	59.77
f) Directors' fees, allowances and expenses	-	-	0.28	0.30
g) Auditors' fees and expenses	0.07	0.08	6.21	6.50
h) Law charges	1.02	1.40	5.95	6.72
i) Postage, telegrams, telephones, etc	4.86	5.53	24.47	28.61
j) Repairs and maintenance	3.91	4.17	34.09	41.00
k) Insurance	3.04	4.47	47.64	57.22
l) Other expenditure	37.55	40.79	197.22	246.64
V. Net Interest Income (I-III)	178.70	211.44	1924.16	2245.41
VI. Provisions and Contingencies	85.95	90.56	787.94	915.17
VII. Operating Profit (I+II-III-IV)	163.14	184.82	1491.26	1731.75
VIII. Profit (Loss) during the year	77.19	94.26	703.31	816.58

Source : Annual accounts of banks of respective years.