

**TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2008-09 AND 2009-10**

(Amount in ₹ crore)

Item	For the year ended March 31					
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	7	7	20	20	27	27
I. Interest Earned	89196	97954	183892	208535	273088	306488
a) Interest/discount on advances/bills	65903	71261	138554	154432	204457	225693
b) Income on Investments	21030	23571	41963	50992	62993	74562
c) Interest on balances with RBI and other inter-Bank Funds	1676	1802	2327	2107	4002	3909
d) Others	587	1321	1049	1004	1636	2324
II. Other Income	16073	18394	26394	29994	42466	48388
a) Commission, exchange and brokerage	9739	11989	8701	10324	18440	22313
b) Net Profit(loss) on sale and revaluation of investment	3268	2732	7734	8544	11002	11276
c) Net Profit(loss) on sale of land,building and other Assets	-4	-11	93	2	89	-9
d) Net profit(loss) on exchange transactions	1479	1830	2833	2574	4312	4403
e) Miscellaneous income	1591	1854	7033	8551	8624	10405
Total (I+II)	105268	116347	210286	238529	315554	354876
III. Interest expended	61770	66229	131676	145712	193447	211940
a) Interest on deposits	54961	60825	119352	132315	174313	19314
b) Interest on RBI/inter-bank borrowings	2901	1431	3412	2475	6312	3906
c) Others	3909	3972	8913	10922	12822	14894
IV. Operating expenses	20088	25199	35416	40792	55504	65991
a) Payments to and provisions for employees	12331	15568	22233	25463	34564	41032
b) Rent, taxes and lighting	1708	2067	2735	3133	4444	5200
c) Printing and stationery	285	297	403	425	688	722
d) Advertisement and publicity	283	264	491	434	775	699
e) Depreciation on bank's property	994	1194	1831	2000	2825	3193
f) Directors' fees, allowances and expenses	2	2	17	17	19	19
g) Auditors' fees and expenses	158	170	326	370	484	540
h) Law charges	90	116	148	172	238	288
i) Postage, telegrams, telephones, etc.	327	371	499	636	826	1007
j) Repairs and maintenance	226	402	722	813	948	1215
k) Insurance	752	932	1692	2120	2444	3052
l) Other expenditure	2930	3817	4320	5208	7250	9025
V. Net Interest Income(I-III)	27425	31725	52216	62823	79642	94548
VI. Provisions and contingencies	11515	12487	20717	25201	32231	37688
VII. Operating Profit(I+II-III-IV)	23410	24920	43194	52025	66604	76945
VIII. Profit (loss) during the year	11896	12433	22477	26824	34373	39257

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2008-09 AND 2009-10 (Contd.)

(Amount in ₹ crore)

Item	For the year ended March 31					
	Old Private Sector Banks		New Private Sector Banks		Private Sector Banks	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	15	15	7	7	22	22
I. Interest Earned	18790	20565	66282	62310	85071	82874
a) Interest/discount on advances/bills	14194	15472	48196	44229	62389	59701
b) Income on Investments	4152	4818	16130	15843	20282	20661
c) Interest on balances with RBI and other inter-Bank Funds	388	211	977	851	1365	1062
d) Others	56	64	979	1387	1036	1450
II. Other Income	2782	3084	15078	17095	17860	20180
a) Commission, exchange and brokerage	977	1066	10922	11171	11899	12237
b) Net Profit(loss) on sale and revaluation of investment	660	743	2144	2070	2804	2813
c) Net Profit(loss) on sale of land,building and other Assets	11	2	-12	97	-1	99
d) Net profit(loss) on exchange transactions	309	274	1102	2376	1411	2650
e) Miscellaneous income	824	999	922	1381	1747	2380
Total (I+II)	21572	23649	81360	79405	102932	103054
III. Interest expended	12834	14076	44123	37130	56957	51206
a) Interest on deposits	12277	13464	34311	28302	46588	41766
b) Interest on RBI/inter-bank borrowings	214	138	3797	2662	4011	2800
c) Others	342	474	6016	6165	6358	6639
IV. Operating expenses	3939	4715	17840	17960	21779	22676
a) Payments to and provisions for employees	2225	2737	6301	6690	8526	9427
b) Rent, taxes and lighting	361	424	1775	1973	2135	2397
c) Printing and stationery	50	57	417	377	467	434
d) Advertisement and publicity	53	61	334	279	387	340
e) Depreciation on bank's property	243	269	1386	1429	1629	1698
f) Directors' fees, allowances and expenses	6	6	3	3	9	9
g) Auditors' fees and expense	20	23	7	7	27	30
h) Law charges	17	18	151	178	168	196
i) Postage, telegrams, telephones, etc.	90	102	823	781	913	882
j) Repairs and maintenance	104	111	1125	1347	1229	1458
k) Insurance	170	199	524	557	694	755
l) Other expenditure	603	709	4994	4339	5597	5049
V. Net Interest Income(I-III)	5956	6489	22158	25180	28114	31669
VI. Provisions and contingencies	2390	2545	10937	13516	13327	16061
VII. Operating Profit(I+II-III-IV)	4799	4858	19396	24315	24195	29173
VIII. Profit (loss) during the year	2409	2312	8459	10799	10868	13111

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2008-09 AND 2009-10 (Concl.d.)**

(Amount in ₹ crore)

Items	For the year ended March 31			
	Foreign Banks		All Scheduled Commercial Banks	
	2009	2010	2009	2010
	(13)	(14)	(15)	(16)
Number of reporting banks	31	32	80	81
I. Interest Earned	30322	26390	388482	415752
a) Interest/discount on advances/bills	20582	16416	287428	301810
b) Income on Investments	8745	9254	92020	104477
c) Interest on balances with RBI and other inter-Bank Funds	794	614	6161	5585
d) Others	201	105	2873	3880
II. Other Income	14894	9951	75220	78519
a) Commission, exchange and brokerage	6572	6563	36911	41114
b) Net Profit(loss) on sale and revaluation of investment	1467	-932	15273	13157
c) Net Profit(loss) on sale of land,building and other Assets	14	-1	101	89
d) Net profit(loss) on exchange transactions	5841	3370	11564	10423
e) Miscellaneous income	1001	951	11372	13736
Total(I+II)	45216	36341	463702	494271
III. Interest expended	12819	8938	263223	272084
a) Interest on deposits	9288	7230	230189	242137
b) Interest on RBI/inter-bank borrowings	2767	1106	13090	7812
c) Others	764	602	19945	22135
IV. Operating expenses	12298	11102	89581	99769
a) Payments to and provisions for employees	4884	4705	47974	55164
b) Rent, taxes and lighting	786	763	7365	8360
c) Printing and stationery	159	116	1314	1272
d) Advertisement and publicity	720	602	1881	1641
e) Depreciation on bank's property	432	452	4886	5344
f) Directors' fees, allowances and expenses	0	0	28	28
g) Auditors' fees and expenses	5	6	516	576
h) Law charges	67	105	472	590
i) Postage, telegrams, telephones, etc.	441	427	2180	2316
j) Repairs and maintenance	310	318	2487	2992
k) Insurance	214	235	3352	4042
l) Other expenditure	4281	3371	17127	17445
V. Net Interest Income(I-III)	17503	17452	125258	143669
VI. Provisions and contingencies	12589	11560	58147	65310
VII. Operating Profit(I+II-III-IV)	20098	16301	110897	122419
VIII. Profit (loss) during the year	7510	4741	52750	57109

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.