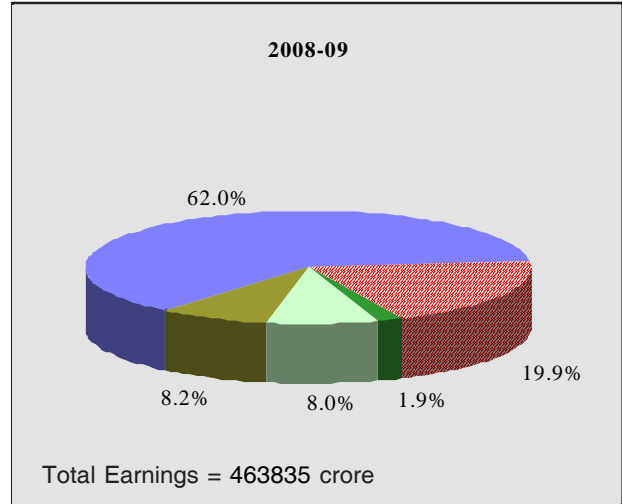
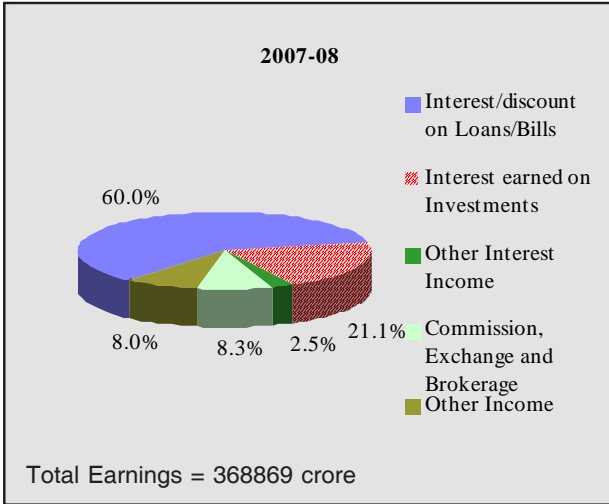


GRAPH - 8
COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS AND EXPENSES OF
SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09
(For the year ended March 31)



COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES* OF SCHEDULED
COMMERCIAL BANKS : 2007-08 AND 2008-09
(For the year ended March 31)

