

**TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL
BANKS IN INDIA - 2007 - 08 AND 2008 - 09**

(Amount in Rs. crore)

Items	For the year ended March 31					
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks	
	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	8	7	20	20	28	31
I. Interest earned	70427	89196	142647	184232	24417	30322
a) Interest/discount on advances/bills	51354	65903	102746	138806	15712	20579
b) Income on Investments	16916	21030	36203	42050	7017	8748
c) Interest on balances with RBI and other inter-Bank Funds	1407	1751	2743	2327	1380	799
d) Others	750	512	955	1049	308	196
II. Other income	11817	16072	20980	26108	10587	14891
a) Commission, exchange and brokerage	7926	9739	6874	8736	5357	6699
b) Net Profit(loss) on sale and revaluation of investment	1519	3268	5551	7798	209	1465
c) Net Profit(loss) on sale of land,building and other assets	11	-5	42	93	83	16
d) Net profit(loss) on exchange transactions	932	1479	2059	2833	3936	5839
e) Miscellaneous income	1429	1591	6454	6648	1002	872
Total(I+II)	82244	105268	163627	210340	35004	45213
III. Interest expended	47809	61771	101093	131677	10604	12817
a) Interest on deposits	41588	54961	91130	119352	7176	9288
b) Interest on RBI/inter-bank borrowings	3231	2901	2189	3412	2598	2743
c) Others	2990	3909	7774	8913	830	786
IV. Operating expenses	16992	20086	29670	35103	10352	12300
a) Payments to and provisions for employees	10294	12331	18366	21919	4180	4884
b) Rent, taxes and lighting	1367	1708	2338	2735	600	789
c) Printing and stationery	239	285	374	403	164	159
d) Advertisement and publicity	200	283	348	491	652	700
e) Depreciation on bank's property	1029	994	1698	1831	347	432
f) Directors' fees, allowances and expenses	2	2	13	17	-	-
g) Auditors' fees and expenses	152	158	315	326	4	5
h) Law charges	76	90	127	148	74	67
i) Postage, telegrams, telephones, etc.	260	327	423	499	379	433
j) Repairs and maintenance	299	226	571	722	296	313
k) Insurance	613	752	1389	1692	172	200
l) Other expenditure	2461	2930	3708	4320	3484	4318
V. Provisions and contingencies	8438	11515	15277	21064	7435	12588
Total expenses@	64801	81857	130763	166780	20956	25117
VI. Profit (loss) during the year	9005	11896	17587	22496	6613	7508

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 - 2007 - 08 AND 2008 - 09 (Concl'd.)**

(Amount in Rs. crore)

Items	For the year ended March 31			
	Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2008	2009	2008	2009
	(3)	(4)	(5)	(6)
Number of reporting banks	23	22	79	80
I. Interest earned	70990	85066	308481	388814
a) Interest/discount on advances/bills	51359	62389	221171	287678
b) Income on Investments	17816	20268	77952	92095
c) Interest on balances with RBI and other inter-Bank Funds	1512	1368	7043	6243
d) Others	303	1041	2315	2798
II. Other income	17007	17948	60388	75021
a) Commission, exchange and brokerage	10579	11887	30734	37060
b) Net Profit(loss) on sale and revaluation of investment	2773	2895	10053	15428
c) Net Profit(loss) on sale of land,building and other assets	79	-2	215	103
d) Net profit(loss) on exchange transactions	943	1409	7870	11561
e) Miscellaneous income	2633	1759	11516	10869
Total(I+II)	87997	103014	368869	463835
III. Interest expended	48495	56957	208000	263219
a) Interest on deposits	39665	46588	179558	230188
b) Interest on RBI/inter-bank borrowings	2807	3574	10825	12629
c) Others	6023	6795	17617	20402
IV. Operating expenses	20268	21781	77275	89262
a) Payments to and provisions for employees	7114	8526	39954	47659
b) Rent, taxes and lighting	1596	2135	5900	7367
c) Printing and stationery	475	467	1251	1313
d) Advertisement and publicity	485	387	1684	1860
e) Depreciation on bank's property	1420	1629	4494	4886
f) Directors' fees, allowances and expenses	8	9	23	27
g) Auditors' fees and expenses	24	27	494	516
h) Law charges	109	168	385	472
i) Postage, telegrams, telephones, etc.	961	913	2022	2171
j) Repairs and maintenance	1031	1229	2195	2490
k) Insurance	585	694	2759	3337
l) Other expenditure	6460	5597	16114	17164
V. Provisions and contingencies	9713	13411	40863	58577
Total expenses@	68763	78738	285275	352481
VI. Profit (loss) during the year	9521	10865	42731	52777

Notes : 1. \$ Includes IDBI Bank Ltd.

2. @ : Excluding Provisions and Contingencies

Source : Annual accounts of banks of respective years.