

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	4895030	6378844	305203	381028	440315	570950	222563	271308
a) Interest/Discount on advances/bills	3522811	4640471	231120	298943	314462	420120	169646	210540
b) Income on investments	1194416	1557412	70635	78396	112733	137459	49147	56409
c) Interest on balances with RBI and other inter-bank funds	120007	147438	1834	1587	8327	9416	2130	2847
d) Others	57796	33523	1614	2102	4793	3955	1640	1512
II. Other Income	869493	1269080	47166	57705	67715	76931	31054	35041
a) Commission, exchange and brokerage	591425	761724	35392	40299	36058	48008	19899	21330
b) Net profit (loss) on sale of investments	164984	256729	6899	7603	16926	17686	6736	7447
c) Net profit (loss) on revaluation of investments	-70350	-56	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	1104	-295	-	-	-61	-74	-	-51
e) Net profit (loss) on exchange transactions	69270	117925	2357	6974	6841	5258	1883	3642
f) Miscellaneous income	113060	133053	2518	2829	7951	6053	2536	2673
Total (I+II)	5764523	7647924	352369	438733	508030	647881	253617	306349
Expenditure & Provisions								
III. Interest Expended	3192908	4291530	211298	270706	329025	424271	165384	197944
a) Interest on deposits	2707258	3793685	195045	246448	314220	391156	147166	173866
b) Interest on RBI/inter-bank borrowings	293844	255501	5036	9498	4375	7348	5812	8216
c) Others	191806	242344	11217	14760	10430	25767	12406	15862
IV. Operating Expenses	1260861	1564871	74953	78743	79885	93314	43114	46004
a) Payments to and provisions for employees	778587	974731	44695	46078	46917	55215	21905	25454
b) Rent, taxes and lighting	99342	129514	6233	6869	7830	9583	3685	4305
c) Printing and stationery	18888	23282	1156	1260	1277	1385	516	491
d) Advertisement and publicity	17323	25123	511	494	849	1062	354	344
e) Depreciation on bank's property	67998	76314	5979	4096	5827	4096	3599	2540
f) Directors' fees, allowances and expenses	123	100	26	26	13	21	16	12
g) Auditors' fees and expenses	9735	10370	937	900	1023	1216	507	514
h) Law charges	6045	7461	244	222	182	239	88	77
i) Postage, telegrams, telephones, etc.	21658	27973	1325	1413	424	538	401	381
j) Repairs and maintenance	23583	16059	1143	1388	560	561	562	955
k) Insurance	41584	52902	2732	3313	3759	5247	1856	2020
l) Other expenditure	175995	221042	9972	12684	11224	14151	9625	8911
V. Provisions and Contingencies	637843	879400	34618	48938	43420	68716	21719	34509
Total expenses@	4453769	5856401	286251	349449	408910	517585	208498	243948
VI. Profit (Loss) during the year	672911	912123	31500	40346	55700	61580	23400	27892
Total (III+IV+V+VI)	5764523	7647924	352369	438733	508030	647881	253617	306349

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra #		State Bank of Travancore	
	2008	2009	2008	2009	2008	2009	2008	2009
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	249439	324727	431019	580406	155790		343410	412315
a) Interest/Discount on advances/bills	190494	252864	332304	450035	114947		259644	317340
b) Income on investments	58029	70555	92705	116994	37357		76597	85746
c) Interest on balances with RBI and other inter-bank funds	206	442	5922	11461	652		1667	1884
d) Others	710	866	88	1916	2834		5502	7345
II. Other Income	42213	48036	59576	63164	20684		43877	57310
a) Commission, exchange and brokerage	27148	28652	37292	42700	14347		31017	31185
b) Net profit (loss) on sale of investments	7991	12122	9492	10815	4967		4293	14471
c) Net profit (loss) on revaluation of investments	-	-	-	-	-		-	-
d) Net profit (loss) on sale of land and other assets	22	5	-	-	-12		23	-21
e) Net profit (loss) on exchange transactions	2866	4446	3315	4782	1374		5328	4871
f) Miscellaneous income	4186	2811	9477	4867	8		3216	6804
Total (I+II)	291652	372763	490595	643570	176474		387287	469625
Expenditure & Provisions								
III. Interest Expended	173210	240902	341962	467632	119412		247682	284059
a) Interest on deposits	158754	209886	312397	431415	107856		216103	249634
b) Interest on RBI/inter-bank borrowings	162	920	5598	6628	7201		1074	1944
c) Others	14294	30096	23967	29589	4355		30505	32481
IV. Operating Expenses	61691	66508	70700	79392	39378		68694	79938
a) Payments to and provisions for employees	33756	38455	38449	44392	23552		41562	48785
b) Rent, taxes and lighting	4430	6727	6175	7041	3469		5535	6795
c) Printing and stationery	144	372	719	883	418		735	802
d) Advertisement and publicity	202	452	406	462	96		248	399
e) Depreciation on bank's property	5778	4260	5174	3979	3752		4825	4134
f) Directors' fees, allowances and expenses	15	20	16	16	18		17	32
g) Auditors' fees and expenses	665	809	781	789	474		1047	1246
h) Law charges	238	214	395	299	123		311	494
i) Postage, telegrams, telephones, etc.	706	808	1001	1000	127		353	593
j) Repairs and maintenance	483	584	2076	1965	523		937	1137
k) Insurance	2377	2948	4170	5010	1598		3263	3759
l) Other expenditure	12897	10859	11338	13556	5228		9861	11762
V. Provisions and Contingencies	24867	31661	36560	43391	12486		32298	44844
Total expenses@	234901	307410	412662	547024	158790		316376	363997
VI. Profit (Loss) during the year	31884	33692	41373	53155	5198		38613	60784
Total (III+IV+V+VI)	291652	372763	490595	643570	176474		387287	469625

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
NATIONALISED BANK

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	617122	736473	420956	537461	1181347	1509158	1235522	1634735
a) Interest/Discount on advances/bills	445983	549439	317693	421506	841297	1119736	927512	1253925
b) Income on investments	166947	184936	96792	109898	273729	331067	263902	337031
c) Interest on balances with RBI and other inter-bank funds	4063	1074	3670	3767	55366	40146	38898	37376
d) Others	129	1024	2801	2290	10955	18209	5210	6403
II. Other Income	96477	114193	62647	76537	205105	275766	211692	305186
a) Commission, exchange and brokerage	38419	47939	18882	19511	54017	74550	78287	109165
b) Net profit (loss) on sale of investments	47103	57270	11919	22075	53221	90015	36621	74606
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-2	4	24	33	36	-4	4	-
e) Net profit (loss) on exchange transactions	5378	4439	5703	5251	27879	37239	30658	62355
f) Miscellaneous income	5579	4541	26119	29667	69952	73966	66122	59060
Total (I+II)	713599	850666	483603	613998	1386452	1784924	1447214	1939921
Expenditure & Provisions								
III. Interest Expended	449888	520605	286999	374772	790167	996816	812595	1084845
a) Interest on deposits	430598	488559	277783	348713	740437	918750	705848	977650
b) Interest on RBI/inter-bank borrowings	2174	6428	4203	12102	10564	29234	56186	53259
c) Others	17116	25618	5013	13957	39166	48832	50561	53936
IV. Operating Expenses	115758	139945	90909	110426	303430	357605	264499	309397
a) Payments to and provisions for employees	68988	87394	50939	62406	190376	234813	165701	193741
b) Rent, taxes and lighting	12387	13593	7733	8852	22534	26079	18453	21987
c) Printing and stationery	1695	1905	1440	1494	2205	2666	3608	3914
d) Advertisement and publicity	1541	1423	989	1050	3318	3997	3120	2244
e) Depreciation on bank's property	5315	5632	6133	8176	23200	23050	7313	6937
f) Directors' fees, allowances and expenses	90	103	54	95	78	104	8	7
g) Auditors' fees and expenses	1487	1435	1313	1315	2352	3109	2712	2996
h) Law charges	1091	849	258	456	1285	1349	1072	1155
i) Postage, telegrams, telephones, etc.	1806	2278	1868	2320	4859	4339	1461	1534
j) Repairs and maintenance	2138	2453	3416	5543	5887	10481	3235	3952
k) Insurance	6754	7531	4970	5458	11542	13983	10314	13545
l) Other expenditure	12466	15349	11796	13261	35794	33635	47502	57385
V. Provisions and Contingencies	50477	113255	48137	63498	149303	207780	169181	244946
Total expenses@	565646	660550	377908	485198	1093597	1354421	1077094	1394242
VI. Profit (Loss) during the year	97476	76861	57558	65302	143552	222723	200939	300733
Total (III+IV+V+VI)	713599	850666	483603	613998	1386452	1784924	1447214	1939921

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
NATIONALISED BANK

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	344047	429155	1420073	1711905	788427	1045519	451656	606735
a) Interest/Discount on advances/bills	256112	326660	987534	1281314	529695	775345	322129	438487
b) Income on investments	84585	98984	381735	410078	235038	256318	107822	150767
c) Interest on balances with RBI and other inter-bank funds	2213	2267	44932	20475	18387	13152	15119	8503
d) Others	1137	1244	5872	38	5307	704	6586	8978
II. Other Income	38027	50002	221287	231121	90234	106997	69977	110721
a) Commission, exchange and brokerage	20839	24883	56885	63877	40445	44195	21598	26485
b) Net profit (loss) on sale of investments	7838	17626	43509	67463	15399	40977	13566	44247
c) Net profit (loss) on revaluation of investments	-	-	-9544	-11588	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-12	68	109	83	-46	-35	-33	-82
e) Net profit (loss) on exchange transactions	2224	1580	15364	17371	4842	6733	4123	7843
f) Miscellaneous income	7138	5845	114964	93915	29594	15127	30723	32228
Total (I+II)	382074	479157	1641360	1943026	878661	1152516	521633	717456
Expenditure & Provisions								
III. Interest Expended	231179	303504	1066294	1240125	577247	822672	307323	437637
a) Interest on deposits	212052	278322	994516	1145022	557939	791332	288829	408283
b) Interest on RBI/inter-bank borrowings	807	4288	22240	38770	1962	9162	9618	10600
c) Others	18320	20894	49538	56333	17346	22178	8876	18754
IV. Operating Expenses	83635	96302	279130	306526	174583	186170	89196	100157
a) Payments to and provisions for employees	48530	57962	166128	187715	121434	127259	42787	46797
b) Rent, taxes and lighting	7085	7842	27019	30142	12479	14213	8578	10107
c) Printing and stationery	1263	1282	3399	3331	1721	1788	1299	1364
d) Advertisement and publicity	1791	1771	4565	2383	687	1533	1397	1648
e) Depreciation on bank's property	6878	7576	16997	17364	7361	8359	5954	5496
f) Directors' fees, allowances and expenses	58	93	52	67	108	145	54	71
g) Auditors' fees and expenses	1192	1080	2803	2290	1912	2040	989	1009
h) Law charges	355	398	1057	1341	1015	1078	177	165
i) Postage, telegrams, telephones, etc.	1150	3042	2767	3042	1132	972	2979	2808
j) Repairs and maintenance	1885	1688	8795	8763	2066	3289	2249	2609
k) Insurance	3716	4492	13972	15778	7572	9141	4392	5431
l) Other expenditure	9732	9076	31576	34310	17096	16353	18341	22652
V. Provisions and Contingencies	34424	41836	139437	189135	71814	86550	51615	90384
Total expenses@	314814	399806	1345424	1546651	751830	1008842	396519	537794
VI. Profit (Loss) during the year	32836	37515	156499	207240	55017	57124	73499	89278
Total (III+IV+V+VI)	382074	479157	1641360	1943026	878661	1152516	521633	717456

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
NATIONALISED BANK

(Amount in Rs. lakh)

Items	As on March 31							
	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	267589	344750	804088	1163162	521297	683033	773877	964141
a) Interest/Discount on advances/bills	195337	256598	652878	925591	350268	508670	552200	728955
b) Income on investments	69190	82813	137075	208475	166503	168733	200618	215632
c) Interest on balances with RBI and other inter-bank funds	1991	1720	4648	8394	4517	5622	20088	16820
d) Others	1071	3619	9487	20702	9	8	971	2734
II. Other Income	47811	43012	158176	138991	100568	103543	103711	159582
a) Commission, exchange and brokerage	12094	13232	34898	72530	17930	23224	46872	59378
b) Net profit (loss) on sale of investments	9002	5432	116752	52207	17901	19476	22961	63665
c) Net profit (loss) on revaluation of investments	-	-	-14945	-8580	-	-	-3836	-11724
d) Net profit (loss) on sale of land and other assets	2995	-71	81	1328	-52	7	157	6850
e) Net profit (loss) on exchange transactions	4203	4386	8717	8740	9996	10517	11017	15734
f) Miscellaneous income	19517	20033	12673	12766	54793	50319	26540	25679
Total (I+II)	315400	387762	962264	1302153	621865	786576	877588	1123723
Expenditure & Provisions								
III. Interest Expended	181715	238307	736441	1030572	315908	422182	528879	677181
a) Interest on deposits	171811	225590	380127	662098	297955	406144	478223	595583
b) Interest on RBI/inter-bank borrowings	735	1689	21592	40813	5859	10132	25356	50289
c) Others	9169	11028	334722	327661	12094	5906	25300	31309
IV. Operating Expenses	65044	76821	95877	133790	140030	141514	148529	194170
a) Payments to and provisions for employees	37085	46789	38238	56924	96739	97976	94968	127184
b) Rent, taxes and lighting	5634	6886	8398	11400	9015	9965	16589	20641
c) Printing and stationery	1034	994	1802	2639	1721	1855	1313	1558
d) Advertisement and publicity	947	1121	2525	4838	1221	886	1217	2695
e) Depreciation on bank's property	2945	2684	8350	5270	10245	8456	7510	10094
f) Directors' fees, allowances and expenses	111	140	41	32	44	44	82	90
g) Auditors' fees and expenses	764	745	129	110	1389	1318	1632	1982
h) Law charges	418	444	253	384	371	426	326	654
i) Postage, telegrams, telephones, etc.	931	1288	3851	4961	875	556	947	1484
j) Repairs and maintenance	1913	1931	4504	6470	2575	3356	735	786
k) Insurance	3375	3847	4444	6947	5242	6290	7577	8933
l) Other expenditure	9887	9952	23343	33815	10593	10386	15633	18069
V. Provisions and Contingencies	32665	30370	57000	51938	65056	98351	79945	119793
Total expenses@	246759	315128	832318	1164362	455938	563696	677408	871351
VI. Profit (Loss) during the year	35976	42264	72946	85853	100871	124529	120235	132579
Total (III+IV+V+VI)	315400	387762	962264	1302153	621865	786576	877588	1123723

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
NATIONALISED BANK

(Amount in Rs. lakh)

Items	As on March 31							
	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	682719	885648	221928	324717	1426502	1932617	790631	957963
a) Interest/Discount on advances/bills	483864	651970	153007	248613	1043906	1463778	571505	737577
b) Income on investments	184450	214103	59201	68782	361132	440995	207199	208263
c) Interest on balances with RBI and other inter-bank funds	11915	16893	8613	6836	15033	20232	5907	6951
d) Others	2490	2682	1107	486	6431	7612	6020	5172
II. Other Income	62765	107133	31763	40769	199756	291969	89004	86036
a) Commission, exchange and brokerage	32773	40149	5190	5884	110623	137664	25010	26787
b) Net profit (loss) on sale of investments	15367	48140	1751	11890	44193	66468	33631	19322
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-4961	-4783
d) Net profit (loss) on sale of land and other assets	265	-15	14	7	114	178	-8	16
e) Net profit (loss) on exchange transactions	6880	10722	3001	3991	21139	29430	6726	8646
f) Miscellaneous income	7480	8137	21807	18997	23687	58229	28606	36048
Total (I+II)	745485	992781	253691	365486	1626258	2224586	879635	1043999
Expenditure & Provisions								
III. Interest Expended	515617	685998	143349	223530	873086	1229531	583356	697760
a) Interest on deposits	489561	653189	133460	209099	826515	1156432	554702	661031
b) Interest on RBI/inter-bank borrowings	3589	5001	6144	6912	5907	11950	629	695
c) Others	22467	27808	3745	7519	40664	61149	28025	36034
IV. Operating Expenses	107963	138284	56077	69184	352546	420620	149454	171596
a) Payments to and provisions for employees	54937	75616	42058	51924	246154	292438	92891	104516
b) Rent, taxes and lighting	13114	15318	3200	3421	19394	22627	10158	12069
c) Printing and stationery	1640	1745	610	695	4435	4543	1425	1427
d) Advertisement and publicity	1062	1387	34	38	2331	3124	1282	2252
e) Depreciation on bank's property	7505	8030	1570	3478	17023	19106	10305	11302
f) Directors' fees, allowances and expenses	24	41	8	14	94	135	84	93
g) Auditors' fees and expenses	1247	1587	594	549	3618	3103	2146	2012
h) Law charges	1051	1301	422	439	1310	1532	412	787
i) Postage, telegrams, telephones, etc.	2873	3049	597	641	5557	7659	1953	1937
j) Repairs and maintenance	1903	2176	840	856	5539	6687	4457	5794
k) Insurance	7437	9124	1965	2722	14082	16965	7638	9121
l) Other expenditure	15170	18910	4179	4407	33009	42701	16703	20286
V. Provisions and Contingencies	86582	77956	16030	29054	195748	265347	62020	83362
Total expenses@	623580	824282	199426	292714	1225632	1650151	732810	869356
VI. Profit (Loss) during the year	35323	90543	38235	43718	204878	309088	84805	91281
Total (III+IV+V+VI)	745485	992781	253691	365486	1626258	2224586	879635	1043999

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
NATIONALISED BANK

(Amount in Rs. lakh)

Items	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	650855	812137	921464	1188938	355731	431187	388854	523782
a) Interest/Discount on advances/bills	475525	619666	673098	889336	224662	300458	270440	382996
b) Income on investments	157203	175517	228325	283086	129352	127911	109483	131641
c) Interest on balances with RBI and other inter-bank funds	10430	14358	6081	6801	741	857	1658	419
d) Others	7697	2596	13960	9715	976	1961	7273	8726
II. Other Income	77213	101989	131965	148255	46550	49086	53203	69881
a) Commission, exchange and brokerage	21672	26302	30097	31327	12452	13627	8382	12880
b) Net profit (loss) on sale of investments	21034	31446	37678	32147	17933	21597	21019	30424
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	7	5	-29	924	3	4	600	23
e) Net profit (loss) on exchange transactions	4999	8716	26119	33858	2827	1608	4110	4091
f) Miscellaneous income	29501	35520	38099	49999	13335	12250	19092	22463
Total (I+II)	728068	914126	1053429	1337193	402281	480273	442057	593663
Expenditure & Provisions								
III. Interest Expended	502081	647668	636095	807582	265269	315035	305842	411303
a) Interest on deposits	456415	592454	575316	738952	250755	297645	290150	380323
b) Interest on RBI/inter-bank borrowings	10416	15149	30871	32981	53	531	25	1167
c) Others	35250	40065	29908	35649	14461	16859	15667	29813
IV. Operating Expenses	130593	146298	159299	221411	90318	97514	70129	92471
a) Payments to and provisions for employees	89454	99754	84529	115188	64157	65757	40492	59747
b) Rent, taxes and lighting	7928	8522	13173	17405	4366	5454	6598	7007
c) Printing and stationery	1856	1970	2658	2743	1595	1716	685	689
d) Advertisement and publicity	1117	1930	3449	13263	1049	647	1173	888
e) Depreciation on bank's property	6987	8361	10182	13658	4923	6398	3080	3698
f) Directors' fees, allowances and expenses	77	68	118	152	74	107	34	56
g) Auditors' fees and expenses	1459	1654	1867	2150	803	1065	1070	1003
h) Law charges	503	501	970	1147	251	290	82	62
i) Postage, telegrams, telephones, etc.	2469	1891	2480	3939	1072	1336	660	803
j) Repairs and maintenance	522	546	3603	3876	660	662	176	238
k) Insurance	5798	6983	10393	13023	3674	4792	4061	5084
l) Other expenditure	12423	14118	25877	34867	7694	9290	12018	13196
V. Provisions and Contingencies	54179	64390	119331	135545	14799	49252	29960	63643
Total expenses@	632674	793966	795394	1028993	355587	412549	375971	503774
VI. Profit (Loss) during the year	41215	55770	138704	172655	31895	18472	36126	26246
Total (III+IV+V+VI)	728068	914126	1053429	1337193	402281	480273	442057	593663

Notes : @ Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	AB Bank		ABN AMRO Bank		Abu Dhabi Commercial Bank		American Express Banking Corp. #	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	445	455	303829	311967	6472	4779		7738
a) Interest/Discount on advances/bills	255	319	218300	230950	1490	1757		5913
b) Income on investments	62	68	70789	69116	1423	1200		1825
c) Interest on balances with RBI and other inter-bank funds	128	68	2402	1416	1982	1620		-
d) Others	-	-	12338	10485	1577	202		-
II. Other Income	444	768	64382	122510	674	531		33479
a) Commission, exchange and brokerage	371	641	65174	62888	277	184		29736
b) Net profit (loss) on sale of investments	-	-	2297	-2369	-	7		-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-		-
d) Net profit (loss) on sale of land and other assets	-	-	6	4	-1	-		101
e) Net profit (loss) on exchange transactions	34	53	-7175	56158	305	270		-
f) Miscellaneous income	39	74	4080	5829	93	70		3642
Total (I+II)	889	1223	368211	434477	7146	5310		41217
Expenditure & Provisions								
III. Interest Expended	43	72	145980	143715	2667	2002		8117
a) Interest on deposits	28	53	67013	80071	2158	1955		2860
b) Interest on RBI/inter-bank borrowings	15	19	39128	38256	509	47		5237
c) Others	-	-	39839	25388	-	-		20
IV. Operating Expenses	298	415	130712	149736	2670	1315		37458
a) Payments to and provisions for employees	73	99	55108	75145	582	541		10199
b) Rent, taxes and lighting	63	56	8480	9767	123	137		1197
c) Printing and stationery	6	8	2365	1719	17	19		540
d) Advertisement and publicity	6	8	2748	3124	4	5		9848
e) Depreciation on bank's property	10	16	5546	4367	37	39		3277
f) Directors' fees, allowances and expenses	2	1	-	-	-	-		-
g) Auditors' fees and expenses	1	3	60	60	4	4		22
h) Law charges	2	2	419	429	5	19		48
i) Postage, telegrams, telephones, etc.	23	31	2023	4471	40	45		1875
j) Repairs and maintenance	12	14	4660	3868	82	86		952
k) Insurance	2	3	692	279	54	47		49
l) Other expenditure	98	174	48611	46507	1722	373		9451
V. Provisions and Contingencies	260	356	63452	139089	-1085	359		6128
Total expenses@	341	487	276692	293451	5337	3317		45575
VI. Profit (Loss) during the year	288	380	28067	1937	2894	1634		-10486
Total (III+IV+V+VI)	889	1223	368211	434477	7146	5310		41217

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Antwerp Diamond Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2008	2009	2008	2009	2008	2009	2008	2009
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	4059	4600	217	24	51369	60691	3504	4857
a) Interest/Discount on advances/bills	2632	3091	7	-	24792	38415	2158	3492
b) Income on investments	1287	1404	69	23	21096	19967	866	1131
c) Interest on balances with RBI and other inter-bank funds	87	50	141	1	1715	821	433	215
d) Others	53	55	-	-	3766	1488	47	19
II. Other Income	768	1338	1141	119	34798	39332	868	1492
a) Commission, exchange and brokerage	556	987	-	-	5950	6389	229	579
b) Net profit (loss) on sale of investments	-	-	-1	-	995	7273	59	185
c) Net profit (loss) on revaluation of investments	-	-	-2	-	-753	-333	-	-
d) Net profit (loss) on sale of land and other assets	-	1	1161	1	10	11	302	-4
e) Net profit (loss) on exchange transactions	131	210	-25	101	23788	21472	148	266
f) Miscellaneous income	81	140	8	17	4808	4520	130	466
Total (I+II)	4827	5938	1358	143	86167	100023	4372	6349
Expenditure & Provisions								
III. Interest Expended	2293	2015	16	-	16315	15189	1878	2496
a) Interest on deposits	62	99	6	-	8134	9399	1709	2177
b) Interest on RBI/inter-bank borrowings	1788	1829	10	-	8181	5790	51	135
c) Others	443	87	-	-	-	-	118	184
IV. Operating Expenses	625	850	455	58	16744	17514	1218	1691
a) Payments to and provisions for employees	292	364	98	-	9029	8044	496	742
b) Rent, taxes and lighting	49	56	43	4	1331	1424	378	452
c) Printing and stationery	6	6	2	-	154	175	17	26
d) Advertisement and publicity	2	3	4	-	-	-	2	9
e) Depreciation on bank's property	36	13	46	-	740	784	42	121
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	6	6	3	4	19	28	13	14
h) Law charges	1	2	64	21	48	27	8	7
i) Postage, telegrams, telephones, etc.	49	53	28	2	381	393	44	64
j) Repairs and maintenance	28	31	16	1	345	469	52	46
k) Insurance	5	7	3	-	321	421	42	51
l) Other expenditure	151	309	148	26	4376	5749	124	159
V. Provisions and Contingencies	838	1516	188	-50	22587	33620	-647	422
Total expenses@	2918	2865	471	58	33059	32703	3096	4187
VI. Profit (Loss) during the year	1071	1557	699	134	30521	33700	1923	1740
Total (III+IV+V+VI)	4827	5938	1358	143	86167	100023	4372	6349

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	1122	1380	35441	54525	21354	31537	62384	203654
a) Interest/Discount on advances/bills	526	612	25904	40811	16775	23942	43221	157223
b) Income on investments	214	212	9306	13209	3754	6804	17108	43914
c) Interest on balances with RBI and other inter-bank funds	373	550	163	67	376	545	2043	2375
d) Others	9	6	68	438	449	246	12	142
II. Other Income	357	1539	11365	17140	4265	6270	56752	58921
a) Commission, exchange and brokerage	219	239	1045	2284	1414	3376	20114	32397
b) Net profit (loss) on sale of investments	-	-	309	172	-	-	3251	21406
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-1	-	-	-10	140	-5
e) Net profit (loss) on exchange transactions	76	76	6082	9899	2588	2902	33196	4857
f) Miscellaneous income	62	1224	3930	4785	263	2	51	266
Total (I+II)	1479	2919	46806	71665	25619	37807	119136	262575
Expenditure & Provisions								
III. Interest Expended	312	323	25789	37103	7704	17433	32342	97852
a) Interest on deposits	292	283	18927	25252	3977	11464	19852	89574
b) Interest on RBI/inter-bank borrowings	20	40	6449	11059	1640	2737	8122	6994
c) Others	-	-	413	792	2087	3232	4368	1284
IV. Operating Expenses	269	322	4026	5857	3032	4080	69201	89245
a) Payments to and provisions for employees	85	105	1690	1788	1576	1870	25185	26482
b) Rent, taxes and lighting	37	41	491	534	365	400	6303	6429
c) Printing and stationery	3	7	65	64	51	71	943	860
d) Advertisement and publicity	4	3	9	6	2	3	3417	3022
e) Depreciation on bank's property	14	19	192	183	258	682	1779	3240
f) Directors' fees, allowances and expenses	-	-	-	-	2	1	-	-
g) Auditors' fees and expenses	2	1	22	33	7	10	29	42
h) Law charges	19	21	52	18	147	104	51	159
i) Postage, telegrams, telephones, etc.	45	52	175	196	70	74	1515	2577
j) Repairs and maintenance	6	14	207	214	153	179	271	319
k) Insurance	1	1	142	217	102	151	165	654
l) Other expenditure	53	58	981	2604	299	535	29543	45461
V. Provisions and Contingencies	521	301	6863	13419	6473	9518	16976	72467
Total expenses@	581	645	29815	42960	10736	21513	101543	187097
VI. Profit (Loss) during the year	377	1973	10128	15286	8410	6776	617	3011
Total (III+IV+V+VI)	1479	2919	46806	71665	25619	37807	119136	262575

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Citibank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	45948	63636	27610	34659	1420	1859	596399	684023
a) Interest/Discount on advances/bills	25208	37817	13278	18053	1131	1638	412092	493470
b) Income on investments	20003	25461	13515	16305	255	195	139247	162663
c) Interest on balances with RBI and other inter-bank funds	692	226	815	270	34	26	45033	27711
d) Others	45	132	2	31	-	-	27	179
II. Other Income	25616	24318	23002	25493	161	242	244612	358229
a) Commission, exchange and brokerage	8315	11115	1684	4197	90	101	96157	112532
b) Net profit (loss) on sale of investments	-185	-4427	1858	1643	-	-	6656	60423
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-1	-38	5	-7	-1	1	6652	1334
e) Net profit (loss) on exchange transactions	17119	16819	19376	19452	28	86	132513	182556
f) Miscellaneous income	368	849	79	208	44	54	2634	1384
Total (I+II)	71564	87954	50612	60152	1581	2101	841011	1042252
Expenditure & Provisions								
III. Interest Expended	25376	27202	14269	17370	831	644	231143	242884
a) Interest on deposits	12106	12967	3539	3023	434	393	182092	191404
b) Interest on RBI/inter-bank borrowings	10624	10637	9533	13103	397	251	38223	36090
c) Others	2646	3598	1197	1244	-	-	10828	15390
IV. Operating Expenses	17839	19343	10782	9959	487	858	217938	258722
a) Payments to and provisions for employees	9519	9114	6862	5762	145	303	70723	88062
b) Rent, taxes and lighting	1329	1655	609	687	140	155	12016	13840
c) Printing and stationery	175	176	35	32	4	5	4337	3952
d) Advertisement and publicity	154	127	256	95	1	0	20284	15527
e) Depreciation on bank's property	699	631	303	350	17	23	10354	9074
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	26	29	4	4	5	6	64	66
h) Law charges	7	12	59	120	29	23	810	846
i) Postage, telegrams, telephones, etc.	380	371	124	125	10	10	11923	12880
j) Repairs and maintenance	817	866	241	355	13	8	6614	6753
k) Insurance	370	385	96	91	10	10	4286	4635
l) Other expenditure	4363	5977	2193	2338	113	315	76527	103087
V. Provisions and Contingencies	15278	24409	12894	17270	-70	34	211505	323339
Total expenses@	43215	46545	25051	27329	1318	1502	449081	501606
VI. Profit (Loss) during the year	13071	17000	12667	15553	333	565	180425	217307
Total (III+IV+V+VI)	71564	87954	50612	60152	1581	2101	841011	1042252

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	DBS Bank		Deutsche Bank		Hong Kong & Shanghai Banking Corpn.		JP Morgan Chase Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	63410	80864	144538	188145	497922	632692	45135	51592
a) Interest/Discount on advances/bills	16505	23891	71562	118214	325376	392105	10371	7363
b) Income on investments	25895	40315	55874	66005	148364	222705	32663	42524
c) Interest on balances with RBI and other inter-bank funds	21010	16658	16181	2261	23062	15479	1836	1448
d) Others	-	-	921	1665	1120	2403	265	257
II. Other Income	(3345)	30219	101760	101967	211668	269943	38431	71821
a) Commission, exchange and brokerage	3643	19490	38802	43024	99689	130700	21670	13846
b) Net profit (loss) on sale of investments	-1744	-536	12552	20354	-5548	21657	4455	2419
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	7747	-	-
d) Net profit (loss) on sale of land and other assets	1	3	-28	-20	-193	17	-	-
e) Net profit (loss) on exchange transactions	-5569	11207	37781	35731	82108	112831	11975	44595
f) Miscellaneous income	324	55	12653	2878	35612	-3009	331	10961
Total (I+II)	60065	111083	246298	290112	709590	902635	83566	123413
Expenditure & Provisions								
III. Interest Expended	39341	49392	53650	58794	201587	266100	20352	23078
a) Interest on deposits	12189	22380	22452	23115	173935	228596	10118	11905
b) Interest on RBI/inter-bank borrowings	27152	27012	30414	35241	24810	34757	3404	4527
c) Others	-	-	784	438	2842	2747	6830	6646
IV. Operating Expenses	8817	16483	105447	115507	214517	219466	12802	13781
a) Payments to and provisions for employees	5545	9152	49272	42409	89079	87429	7793	7823
b) Rent, taxes and lighting	715	2196	4909	5941	10412	14678	570	750
c) Printing and stationery	31	42	1300	1267	2556	2738	43	50
d) Advertisement and publicity	99	428	1347	1014	10489	7776	10	2
e) Depreciation on bank's property	575	866	2908	3291	6389	9308	186	206
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	4	4	30	28	22	29	23	22
h) Law charges	31	46	531	405	415	748	94	104
i) Postage, telegrams, telephones, etc.	88	299	5172	4277	8654	7468	337	584
j) Repairs and maintenance	172	219	3043	3877	3832	4698	393	540
k) Insurance	184	266	1623	2540	4660	4963	209	322
l) Other expenditure	1373	2965	35312	50458	78009	79631	3144	3378
V. Provisions and Contingencies	5405	19306	48591	72806	174256	287940	25503	42167
Total expenses@	48158	65875	159097	174301	416104	485566	33154	36859
VI. Profit (Loss) during the year	6502	25902	38610	43005	119230	129129	24909	44387
Total (III+IV+V+VI)	60065	111083	246298	290112	709590	902635	83566	123413

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	JSC VTB Bank #		Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned		683	776	1027	793	533	7477	12904
a) Interest/Discount on advances/bills		83	88	76	142	135	6050	10690
b) Income on investments		-	155	199	204	274	1358	2051
c) Interest on balances with RBI and other inter-bank funds		600	533	752	277	124	36	156
d) Others		-	-	-	170	-	33	7
II. Other Income		14	85	94	967	1035	1960	3814
a) Commission, exchange and brokerage		10	37	50	823	839	1166	1695
b) Net profit (loss) on sale of investments		-	-	-	-	-	-	-
c) Net profit (loss) on revaluation of investments		-	-	-	-	1	-	-
d) Net profit (loss) on sale of land and other assets		-	-	-	-	149	1	-138
e) Net profit (loss) on exchange transactions		4	48	44	110	-	793	2257
f) Miscellaneous income		-	-	-	34	46	-	-
Total (I+II)		697	861	1121	1760	1568	9437	16718
Expenditure & Provisions								
III. Interest Expended		0	240	455	25	16	3377	5817
a) Interest on deposits		-	240	455	21	12	962	3927
b) Interest on RBI/inter-bank borrowings		-	-	-	1	4	2168	1246
c) Others		-	-	-	3	-	247	644
IV. Operating Expenses		697	257	322	571	602	2560	3622
a) Payments to and provisions for employees		233	55	63	251	254	971	1494
b) Rent, taxes and lighting		297	94	155	98	98	724	1089
c) Printing and stationery		8	2	2	8	9	16	27
d) Advertisement and publicity		-	1	1	6	3	1	2
e) Depreciation on bank's property		9	36	28	38	46	171	149
f) Directors' fees, allowances and expenses		-	-	-	-	-	-	-
g) Auditors' fees and expenses		10	2	3	3	2	13	15
h) Law charges		10	-	-	8	13	24	48
i) Postage, telegrams, telephones, etc.		7	5	5	34	40	34	35
j) Repairs and maintenance		9	13	16	33	30	184	105
k) Insurance		1	1	2	5	11	25	61
l) Other expenditure		113	48	47	87	96	397	597
V. Provisions and Contingencies		29	165	158	254	405	1448	3008
Total expenses@		697	497	777	596	618	5937	9439
VI. Profit (Loss) during the year		-29	199	186	910	545	2052	4271
Total (III+IV+V+VI)		697	861	1121	1760	1568	9437	16718

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Oman International Bank		Shinhan Bank		Societe Generale		Sonali Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	1462	1452	4821	6387	22100	15267	137	137
a) Interest/Discount on advances/bills	18	7	1653	4321	3921	4757	53	68
b) Income on investments	644	632	723	954	12338	10409	53	49
c) Interest on balances with RBI and other inter-bank funds	800	813	2440	1108	5841	101	4	16
d) Others	-	-	5	4	-	-	27	4
II. Other Income	67	256	557	838	4237	6879	372	463
a) Commission, exchange and brokerage	22	33	159	360	4098	2813	288	370
b) Net profit (loss) on sale of investments	-	-	-	12	-314	-863	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	2	-	-1	17	1	1	-
e) Net profit (loss) on exchange transactions	40	71	339	452	1340	2266	55	67
f) Miscellaneous income	5	150	59	15	-904	2662	28	26
Total (I+II)	1529	1708	5378	7225	26337	22146	509	600
Expenditure & Provisions								
III. Interest Expended	1209	921	1475	2566	16544	8017	61	65
a) Interest on deposits	1100	822	1394	2370	8302	5781	36	40
b) Interest on RBI/inter-bank borrowings	109	99	70	188	3076	1227	-	-
c) Others	-	-	11	8	5166	1009	25	25
IV. Operating Expenses	588	607	1315	1278	6080	6552	330	340
a) Payments to and provisions for employees	167	173	356	528	3324	3207	189	202
b) Rent, taxes and lighting	50	51	456	406	559	918	76	64
c) Printing and stationery	5	5	11	13	39	40	4	5
d) Advertisement and publicity	7	7	5	8	1	28	2	2
e) Depreciation on bank's property	126	127	72	56	527	527	4	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	2	2	4	4	3	3
h) Law charges	39	21	1	0	21	19	1	2
i) Postage, telegrams, telephones, etc.	19	23	61	61	217	219	19	25
j) Repairs and maintenance	33	27	33	28	58	63	1	2
k) Insurance	21	19	41	51	124	145	2	3
l) Other expenditure	118	151	277	125	1206	1382	29	28
V. Provisions and Contingencies	-1046	-114	1272	1451	-315	3617	58	91
Total expenses@	1797	1528	2790	3844	22624	14569	391	405
VI. Profit (Loss) during the year	778	294	1316	1930	4028	3960	60	104
Total (III+IV+V+VI)	1529	1708	5378	7225	26337	22146	509	600

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Standard Chartered Bank		State Bank of Mauritius		UBS AG #	
	2008	2009	2008	2009	2008	2009
	(57)	(58)	(59)	(60)	(61)	(62)
Income						
I. Interest Earned	487805	564942	3705	4451	755	
a) Interest/Discount on advances/bills	345699	435822	1943	2902	-	
b) Income on investments	123571	124303	851	809	64	
c) Interest on balances with RBI and other inter-bank funds	8700	2951	911	740	691	
d) Others	9835	1866	-	-	-	
II. Other Income	232221	309705	571	307	-	
a) Commission, exchange and brokerage	163637	188937	50	83	-	
b) Net profit (loss) on sale of investments	-10199	-13382	264	-68	-	
c) Net profit (loss) on revaluation of investments	7049	25183	-	-	-	
d) Net profit (loss) on sale of land and other assets	184	149	-	-	-	
e) Net profit (loss) on exchange transactions	36315	59195	79	12	-	
f) Miscellaneous income	35235	49623	178	280	-	
Total (I+II)	720026	874647	4276	4758	755	
Expenditure & Provisions						
III. Interest Expended	212995	248962	2574	3054	-	
a) Interest on deposits	164666	196241	1834	2186	-	
b) Interest on RBI/inter-bank borrowings	43181	36890	740	868	-	
c) Others	5148	15831	-	-	-	
IV. Operating Expenses	205060	249973	650	622	2573	
a) Payments to and provisions for employees	79360	105222	194	184	1390	
b) Rent, taxes and lighting	9547	14627	28	27	775	
c) Printing and stationery	4203	4022	7	5	5	
d) Advertisement and publicity	26338	28906	1	3	-	
e) Depreciation on bank's property	3517	5572	122	112	57	
f) Directors' fees, allowances and expenses	-	-	-	-	-	
g) Auditors' fees and expenses	40	54	3	3	14	
h) Law charges	4526	3410	5	-	1	
i) Postage, telegrams, telephones, etc.	6407	6954	31	31	19	
j) Repairs and maintenance	8220	7413	33	35	80	
k) Insurance	3950	4555	30	27	-	
l) Other expenditure	58951	69238	196	195	232	
V. Provisions and Contingencies	131350	185037	541	517	156	
Total expenses@	418054	498935	3224	3676	2573	
VI. Profit (Loss) during the year	170622	190675	511	565	-1974	
Total (III+IV+V+VI)	720026	874647	4276	4758	755	

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank		Centurion Bank of Punjab #	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	700532	1083548	104944	138361	48126	55662	218547	
a) Interest/Discount on advances/bills	474565	746586	63128	91710	35517	41152	175343	
b) Income on investments	210232	305150	28364	37398	11094	12744	37638	
c) Interest on balances with RBI and other inter-bank funds	10764	21019	13081	8751	1495	1686	5055	
d) Others	4971	10793	371	502	20	80	511	
II. Other Income	179548	289687	12697	12361	6049	9959	63729	
a) Commission, exchange and brokerage	132070	217326	4401	3787	1795	1757	48388	
b) Net profit (loss) on sale of investments	22025	28843	1643	3601	449	4381	3474	
c) Net profit (loss) on revaluation of investments	-	-	-1225	-777	-	-	-	
d) Net profit (loss) on sale of land and other assets	-1518	-820	21	-11	10	176	805	
e) Net profit (loss) on exchange transactions	20748	35950	787	858	871	1004	6464	
f) Miscellaneous income	6223	8388	7070	4903	2924	2641	4598	
Total (I+II)	880080	1373235	117641	150722	54175	65621	282276	
Expenditure & Provisions								
III. Interest Expended	441996	714928	73560	99845	31718	39089	149201	
a) Interest on deposits	374252	620892	70821	96908	30763	38103	137653	
b) Interest on RBI/inter-bank borrowings	17630	28528	237	215	41	101	7343	
c) Others	50114	65508	2502	2722	914	885	4205	
IV. Operating Expenses	215492	285821	26952	31502	15111	18650	97689	
a) Payments to and provisions for employees	67025	99766	17494	20882	9839	11922	31883	
b) Rent, taxes and lighting	25293	37030	2144	2449	1629	2040	9654	
c) Printing and stationery	5400	7523	331	356	246	237	1902	
d) Advertisement and publicity	7441	4632	444	392	84	84	1253	
e) Depreciation on bank's property	15811	18867	1122	1185	569	918	7558	
f) Directors' fees, allowances and expenses	70	72	47	48	49	57	29	
g) Auditors' fees and expenses	66	83	50	63	55	67	103	
h) Law charges	519	1072	272	191	106	80	597	
i) Postage, telegrams, telephones, etc.	10119	15024	515	610	226	449	3687	
j) Repairs and maintenance	18959	22354	679	711	414	550	6230	
k) Insurance	7672	11368	1086	1366	516	570	2014	
l) Other expenditure	57117	68030	2768	3249	1378	1676	32779	
V. Provisions and Contingencies	115489	190952	5609	7606	3692	4162	23588	
Total expenses@	657488	1000749	100512	131347	46829	57739	246890	
VI. Profit (Loss) during the year	107103	181534	11520	11769	3654	3720	11798	
Total (III+IV+V+VI)	880080	1373235	117641	150722	54175	65621	282276	

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	City Union Bank		Development Credit Bank		Dhanlakshmi Bank		Federal Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	59596	80440	56229	64520	31249	40841	251544	331538
a) Interest/Discount on advances/bills	47948	65533	42857	49459	21961	29209	182732	256425
b) Income on investments	10971	14242	11432	12593	6609	7903	62180	70027
c) Interest on balances with RBI and other inter-bank funds	677	665	1831	2468	2616	3729	3747	3666
d) Others	-	-	109	-	63	-	2885	1420
II. Other Income	9028	12369	17366	12013	4202	7936	39472	51577
a) Commission, exchange and brokerage	1747	2113	8446	7681	1210	1013	9053	10128
b) Net profit (loss) on sale of investments	1235	3813	1816	196	140	737	7505	8299
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	2	4	1025	473	-	18	-2	57
e) Net profit (loss) on exchange transactions	459	984	1724	2241	397	378	3379	5102
f) Miscellaneous income	5585	5455	4355	1422	2455	5790	19537	27991
Total (I+II)	68624	92809	73595	76533	35451	48777	291016	383115
Expenditure & Provisions								
III. Interest Expended	39618	56183	38837	44795	21350	28679	164742	199992
a) Interest on deposits	38953	55622	35907	40138	20488	27947	152585	187324
b) Interest on RBI/inter-bank borrowings	263	182	2289	2931	192	64	2477	2517
c) Others	402	379	641	1726	670	668	9680	10151
IV. Operating Expenses	10991	13952	23799	24202	9654	11306	46862	57145
a) Payments to and provisions for employees	4790	6497	9713	10442	4737	6256	27123	31745
b) Rent, taxes and lighting	1373	1546	3062	3544	1205	1391	4532	6320
c) Printing and stationery	209	296	370	344	122	153	532	645
d) Advertisement and publicity	320	339	280	203	33	70	762	841
e) Depreciation on bank's property	1480	1594	1331	1505	806	755	2896	4284
f) Directors' fees, allowances and expenses	30	22	44	46	18	25	77	99
g) Auditors' fees and expenses	38	49	42	41	39	53	489	694
h) Law charges	6	9	28	25	46	58	327	337
i) Postage, telegrams, telephones, etc.	309	381	514	622	262	261	660	909
j) Repairs and maintenance	448	709	724	704	150	152	1679	1667
k) Insurance	550	710	466	620	308	374	2246	2630
l) Other expenditure	1323	1800	7225	6106	1928	1758	5539	6974
V. Provisions and Contingencies	7842	10459	7128	16343	1603	3045	42607	75928
Total expenses@	50609	70135	62636	68997	31004	39985	211604	257137
VI. Profit (Loss) during the year	10173	12215	3831	-8807	2844	5747	36805	50050
Total (III+IV+V+VI)	68624	92809	73595	76533	35451	48777	291016	383115

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	HDFC Bank		ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	1011500	1633227	3078834	3109255	188067	230947	168044	223989
a) Interest/Discount on advances/bills	696673	1213675	2260099	2232383	142533	179331	129689	174763
b) Income on investments	287204	400796	746601	740306	40347	48324	35029	46984
c) Interest on balances with RBI and other inter-bank funds	27239	18426	61199	51871	2192	1577	2003	1522
d) Others	384	330	10935	84695	2995	1715	1323	720
II. Other Income	228315	329061	881075	760371	29757	45625	41855	54767
a) Commission, exchange and brokerage	171450	245730	560531	562589	10098	13910	25075	32930
b) Net profit (loss) on sale of investments	16401	41054	188022	180047	1944	12155	1182	3897
c) Net profit (loss) on revaluation of investments	7777	-2799	-6809	-51403	-	-	-	-
d) Net profit (loss) on sale of land and other assets	70	419	6561	1751	-67	-3063	338	460
e) Net profit (loss) on exchange transactions	28313	59861	11017	841	2889	7188	8298	11108
f) Miscellaneous income	4304	-15204	121753	66546	14893	15435	6963	6372
Total (I+II)	1239815	1962288	3959909	3869626	217824	276572	209900	278756
Expenditure & Provisions								
III. Interest Expended	488712	891110	2348424	2272594	157986	185044	118205	159027
a) Interest on deposits	438273	801545	1711024	1578516	140115	157597	104620	140104
b) Interest on RBI/inter-bank borrowings	24243	55649	182696	200459	5584	11997	3345	5146
c) Others	26196	33916	454704	493619	12287	15450	10240	13777
IV. Operating Expenses	374562	553282	815417	704509	40220	54702	60950	77247
a) Payments to and provisions for employees	130135	223820	207890	197170	12190	18714	30239	39222
b) Rent, taxes and lighting	25861	50740	51664	62580	3659	4964	4507	5971
c) Printing and stationery	13098	16706	17421	12003	1124	1309	1103	1057
d) Advertisement and publicity	11473	10868	20786	14028	211	1551	428	419
e) Depreciation on bank's property	27172	35991	57835	67860	4016	4417	3893	4082
f) Directors' fees, allowances and expenses	39	42	42	36	61	55	36	28
g) Auditors' fees and expenses	82	133	230	227	98	100	61	66
h) Law charges	1050	1931	4537	9240	1316	1287	248	424
i) Postage, telegrams, telephones, etc.	34988	33437	33057	25385	2321	2747	1916	2243
j) Repairs and maintenance	17933	30293	41987	48969	3085	4170	2116	2217
k) Insurance	9016	13875	22495	22829	1735	2022	2007	2381
l) Other expenditure	103715	135446	357473	244182	10404	13366	14396	19137
V. Provisions and Contingencies	217523	293402	380295	516709	12113	21991	15054	23604
Total expenses@	863274	1444392	3163841	2977103	198206	239746	179155	236274
VI. Profit (Loss) during the year	159018	224494	415773	375814	7505	14835	15691	18878
Total (III+IV+V+VI)	1239815	1962288	3959909	3869626	217824	276572	209900	278756

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	243423	298812	156045	191740	110640	144610	253536	306514
a) Interest/Discount on advances/bills	187756	229491	112299	139093	85816	114034	180205	249373
b) Income on investments	54135	66200	43122	51383	23563	27641	70831	55840
c) Interest on balances with RBI and other inter-bank funds	1532	3121	251	552	1116	1439	1804	1172
d) Others	-	-	373	712	145	1496	696	129
II. Other Income	24502	24506	23744	35315	18294	26520	46345	35785
a) Commission, exchange and brokerage	8324	8342	10589	10321	11866	14019	22208	22375
b) Net profit (loss) on sale of investments	9016	7914	7820	19067	3068	9358	7268	-8535
c) Net profit (loss) on revaluation of investments	-1833	-1642	-	-	-	-	-5795	8423
d) Net profit (loss) on sale of land and other assets	-	-	4	1	4	26	112	27
e) Net profit (loss) on exchange transactions	1203	1467	2481	2889	1810	1960	-2736	1310
f) Miscellaneous income	7792	8425	2850	3037	1546	1157	25288	12185
Total (I+II)	267925	323318	179789	227055	128934	171130	299881	342299
Expenditure & Provisions								
III. Interest Expended	162379	198786	110170	144383	76536	103568	130957	154660
a) Interest on deposits	157276	191479	107041	140689	75311	101440	96484	109669
b) Interest on RBI/inter-bank borrowings	5103	7307	1392	1032	851	1571	19015	21991
c) Others	0	0	1737	2662	374	557	15458	23000
IV. Operating Expenses	40360	47086	30558	34652	21623	25759	101938	119641
a) Payments to and provisions for employees	22577	27877	18099	19041	10178	12286	51923	58363
b) Rent, taxes and lighting	2697	3076	3395	4369	1962	2316	8425	12975
c) Printing and stationery	451	454	312	356	309	335	2758	3356
d) Advertisement and publicity	772	736	266	295	734	1042	2201	1986
e) Depreciation on bank's property	3216	3251	1746	1984	1960	2053	5086	6956
f) Directors' fees, allowances and expenses	26	26	30	44	54	70	19	18
g) Auditors' fees and expenses	561	564	63	99	56	75	95	111
h) Law charges	96	107	119	131	58	63	1117	1519
i) Postage, telegrams, telephones, etc.	462	499	461	630	723	1157	3408	4191
j) Repairs and maintenance	786	645	896	1194	629	721	4628	5591
k) Insurance	1794	2215	1713	2098	1014	1336	903	1563
l) Other expenditure	6922	7636	3458	4411	3946	4305	21375	23012
V. Provisions and Contingencies	29183	36462	14886	21351	9943	18218	37596	40389
Total expenses@	202739	245872	140728	179035	98159	129327	232895	274301
VI. Profit (Loss) during the year	36003	40984	24175	26669	20832	23585	29390	27609
Total (III+IV+V+VI)	267925	323318	179789	227055	128934	171130	299881	342299

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank		SBI Comm. & Intl. Bank	
	2008	2009	2008	2009	2008	2009	2008	2009
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	50605	65762	16868	20911	10729	13787	4365	5406
a) Interest/Discount on advances/bills	37898	51792	10386	13428	6004	7744	2802	3680
b) Income on investments	10310	12614	3532	4160	2396	3172	1062	1066
c) Interest on balances with RBI and other inter-bank funds	1365	857	2931	3288	2298	2871	488	501
d) Others	1032	499	19	35	31	-	13	159
II. Other Income	8249	10699	754	1037	873	1567	1380	307
a) Commission, exchange and brokerage	2840	4257	442	373	357	477	145	137
b) Net profit (loss) on sale of investments	2133	3036	-315	91	165	654	248	52
c) Net profit (loss) on revaluation of investments	-	-	-13	-31	-	-	-	-
d) Net profit (loss) on sale of land and other assets	548	262	-	-	2	10	-	1
e) Net profit (loss) on exchange transactions	617	881	-	-	-	-	161	-55
f) Miscellaneous income	2111	2263	640	604	349	426	826	172
Total (I+II)	58854	76461	17622	21948	11602	15354	5745	5713
Expenditure & Provisions								
III. Interest Expended	38192	50407	9300	11640	5238	7444	3587	3606
a) Interest on deposits	36320	48155	9034	11466	5204	7410	3278	3574
b) Interest on RBI/inter-bank borrowings	555	1618	266	3	2	2	309	32
c) Others	1317	634	-	171	32	32	-	-
IV. Operating Expenses	11645	15169	3225	3894	2976	3327	921	957
a) Payments to and provisions for employees	6304	7845	2044	2594	1712	2050	393	415
b) Rent, taxes and lighting	978	1315	277	318	356	404	158	171
c) Printing and stationery	151	151	47	56	43	45	8	8
d) Advertisement and publicity	118	174	18	16	23	35	1	4
e) Depreciation on bank's property	858	1272	180	148	316	346	90	82
f) Directors' fees, allowances and expenses	43	57	5	7	6	8	14	21
g) Auditors' fees and expenses	28	31	14	15	8	10	4	4
h) Law charges	47	44	29	22	15	10	9	8
i) Postage, telegrams, telephones, etc.	497	433	56	61	34	43	10	20
j) Repairs and maintenance	66	63	50	80	42	71	23	25
k) Insurance	496	593	142	169	93	117	66	65
l) Other expenditure	2059	3191	363	408	328	188	145	134
V. Provisions and Contingencies	6490	5855	2384	2811	1687	1532	-48	45
Total expenses@	49837	65576	12525	15534	8214	10771	4508	4563
VI. Profit (Loss) during the year	2527	5030	2713	3603	1701	3051	1285	1105
Total (III+IV+V+VI)	58854	76461	17622	21948	11602	15354	5745	5713

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 2007-08 AND 2008-09 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	South Indian Bank		Tamilnad Mercantile Bank		Yes Bank	
	2008	2009	2008	2009	2008	2009
	(41)	(42)	(43)	(44)	(45)	(46)
Income						
I. Interest Earned	129124	168692	76100	97715	130468	200332
a) Interest/Discount on advances/bills	96057	127090	50595	74216	93037	148781
b) Income on investments	27271	35881	21655	22400	36068	49970
c) Interest on balances with RBI and other inter-bank funds	5796	5721	714	732	1052	1151
d) Others	-	-	3136	367	311	430
II. Other Income	14258	16427	13070	13584	36067	43502
a) Commission, exchange and brokerage	2809	2816	3510	4058	20508	22577
b) Net profit (loss) on sale of investments	3157	3541	962	745	5909	14864
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-16	77	2	-2	-1	-16
e) Net profit (loss) on exchange transactions	1569	2448	1633	1919	2198	2623
f) Miscellaneous income	6739	7545	6963	6864	7453	3454
Total (I+II)	143382	185119	89170	111299	166535	243834
Expenditure & Provisions						
III. Interest Expended	91510	116404	49880	64343	97411	149214
a) Interest on deposits	89481	113697	46234	63810	85401	122705
b) Interest on RBI/inter-bank borrowings	680	1429	199	207	5948	14440
c) Others	1349	1278	3447	326	6062	12069
IV. Operating Expenses	24807	32846	16850	20427	34116	41853
a) Payments to and provisions for employees	14635	21418	10140	12435	20241	21802
b) Rent, taxes and lighting	2175	2713	1374	1662	3170	5634
c) Printing and stationery	819	392	346	448	384	431
d) Advertisement and publicity	354	549	324	269	167	148
e) Depreciation on bank's property	1219	1390	966	932	1923	3010
f) Directors' fees, allowances and expenses	35	37	43	17	26	38
g) Auditors' fees and expenses	107	130	31	38	34	38
h) Law charges	101	98	33	71	191	65
i) Postage, telegrams, telephones, etc.	634	760	465	510	735	904
j) Repairs and maintenance	661	905	577	715	297	390
k) Insurance	1319	1557	638	813	208	135
l) Other expenditure	2748	2897	1913	2517	6740	9258
V. Provisions and Contingencies	11903	16393	9766	11507	15006	22381
Total expenses@	116317	149250	66730	84770	131527	191067
VI. Profit (Loss) during the year	15162	19476	12674	15022	20002	30386
Total (III+IV+V+VI)	143382	185119	89170	111299	166535	243834

Notes : @ Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.