

## Appendix Table II.5(A): Financial Performance of Scheduled Commercial Banks

(Amount in Rs.crore)

Item	1999-2000	2000-01	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
	2	3	4	5
<b>A. Income</b>	<b>1,14,930.47</b>	<b>1,32,078.24</b>	<b>17,147.77</b>	<b>14.92</b>
(i+ii)	(100.00)	(100.00)		
i) Interest Income	99,183.88 (86.30)	1,14,951.13 (87.03)	15,767.25	15.90
ii) Other Income	15,746.59 (13.70)	17,127.11 (12.97)	1,380.52	8.77
<b>B. Expenditure</b>	<b>1,07,685.22</b>	<b>1,25,654.14</b>	<b>17,968.92</b>	<b>16.69</b>
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	69,040.58 (64.11)	78,151.87 (62.20)	9,111.29	13.20
ii) Provisions and Contingencies	11,061.32 (10.27)	13,322.94 (10.60)	2,261.62	20.45
iii) Operating Expenses	27,583.32 (25.61)	34,179.33 (27.20)	6,596.01	23.91
<i>of which</i> : Wage Bill	18,442.49 (17.13)	23,205.53 (18.47)	4,763.04	25.83
<b>C. Profit</b>				
i) Operating Profit	<b>18,306.57</b>	<b>19,747.04</b>	<b>1,440.47</b>	<b>7.87</b>
ii) Net Profit	<b>7,245.25</b>	<b>6,424.10</b>	<b>-821.15</b>	<b>-11.31</b>
<b>D. Total Assets</b>	<b>11,05,464.38</b>	<b>12,94,973.95</b>	<b>1,89,509.57</b>	<b>17.14</b>
<b>E. Financial Ratios (per cent) @</b>				
i) Operating Profit	1.66	1.52	-0.14	—
ii) Net Profit	0.66	0.50	-0.16	—
iii) Income	10.40	10.20	-0.20	—
iv) Interest Income	8.97	8.88	-0.09	—
v) Other Income	1.42	1.32	-0.10	—
vi) Expenditure	9.74	9.70	-0.04	—
vii) Interest Expended	6.25	6.04	-0.21	—
viii) Operating Expenses	2.50	2.64	0.14	—
ix) Wage Bill	1.67	1.79	0.12	—
x) Provisions and Contingencies	1.00	1.03	0.03	—
xi) Spread (Net Interest Income)	2.73	2.84	0.11	—

@ Ratios to Total Assets.

Note : Figures in brackets are percentage to the respective total.