

Appendix Table II.5(F): Financial Performance of New Private Sector Banks

(Amount in Rs.crore)

Item	1999-2000	2000-01	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
A. Income	5,407.46	7,504.26	2,096.80	38.78
(i+ii)	(100.00)	(100.00)		
i) Interest Income	4,478.31	6,444.25	1,965.94	43.90
	(82.82)	(85.87)		
ii) Other Income	929.15	1,060.01	130.86	14.08
	(17.18)	(14.13)		
B. Expenditure	4,838.04	6,864.85	2,026.81	41.89
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	3,326.60	4,759.12	1,432.52	43.06
	(68.76)	(69.33)		
ii) Provisions and Contingencies	674.43	729.56	55.13	8.17
	(13.94)	(10.63)		
iii) Operating Expenses	837.01	1,376.17	539.16	64.42
	(17.30)	(20.05)		
<i>of which : Wage Bill</i>	163.36	248.85	85.49	52.33
	(3.38)	(3.62)		
C. Profit				
i) Operating Profit	1,243.85	1,368.97	125.12	10.06
ii) Net Profit	569.42	639.41	69.99	12.29
D. Total Assets	58,930.90	78,775.71	19,844.81	33.67
E. Financial Ratios (per cent) @				
i) Operating Profit	2.11	1.74	-0.37	—
ii) Net Profit	0.97	0.81	-0.16	—
iii) Income	9.18	9.53	0.35	—
iv) Interest Income	7.60	8.18	0.58	—
v) Other Income	1.58	1.35	-0.23	—
vi) Expenditure	8.21	8.71	0.50	—
vii) Interest Expended	5.64	6.04	0.40	—
viii) Operating Expenses	1.42	1.75	0.33	—
ix) Wage Bill	0.28	0.32	0.04	—
x) Provisions and Contingencies	1.14	0.93	-0.21	—
xi) Spread (Net Interest Income)	1.95	2.14	0.19	—

@ Ratios to Total Assets.

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