

Appendix Table IV.5: Financial Performance of IDBI, ICICI and IFCI

(Amount in l

Item	IDBI				ICICI				IFCI			
	1999-2000	2000-01	Variation		1999-2000	2000-01	Variation		1999-2000	2000-01	Variation	
			Absolute	Percentage			Absolute	Percentage			Absolute	Percentage
2	3	4	5	6	7	8	9	10	11	12		
A. Income	7,859.62	7,834.77	-24.85	-0.32	8,466.39	9,298.05	831.66	9.82	2,899.76	2,890.39	-9.37	
(i+ii)	(100.00)	(100.00)			(100.00)	(100.00)			(100.00)	(100.00)		
i) Interest Income	6,224.51	6,191.38	-33.13	-0.53	8,117.43	8,836.17	718.74	8.85	2,843.38	2,879.93	36.55	
	(79.20)	(79.02)			(95.88)	(95.03)			(98.06)	(99.64)		
ii) Other Income	1,635.11	1,643.39	8.28	0.51	348.96	461.88	112.92	32.36	56.38	10.46	-45.92	
	(20.80)	(20.98)			(4.12)	(4.97)			(1.94)	(0.36)		
B. Expenditure	6,912.62	7,143.80	231.18	3.34	7,260.64	8,760.78	1,500.14	20.66	2,840.39	3,152.32	311.93	
(i+ii+iii)	(100.00)	(100.00)			(100.00)	(100.00)			(100.00)	(100.00)		
i) Interest Expended	6,370.00	6,594.91	224.91	3.53	5,785.23	6,376.78	591.55	10.23	2,535.74	2,520.09	-15.65	
	(92.15)	(92.32)			(79.68)	(72.79)			(89.27)	(79.94)		
ii) Provisions	80.00	43.00	-37.00	-46.25	244.00	918.90	674.90	276.60	178.40	495.90	317.50	
	(1.16)	(0.60)			(3.36)	(10.49)			(6.28)	(15.73)		
iii) Other Expenses	462.62	505.89	43.27	9.35	1,231.41	1,465.10	233.69	18.98	126.25	136.33	10.08	
	(6.69)	(7.08)			(16.96)	(16.72)			(4.44)	(4.32)		
of which : Wage Bill	74.04	84.32	10.28	13.88	72.84	99.04	26.20	35.97	32.68	53.44	20.76	
	(1.07)	(1.18)			(1.00)	(1.13)			(1.15)	(1.70)		
C. Profit												
i) Operating Profit	1,027.00	733.97	-293.03	-28.53	1,449.75	1,456.17	6.42	0.44	237.77	233.97	-3.80	
ii) Net Profit	947.00	690.97	-256.03	-27.04	1,205.75	537.27	-668.48	-55.44	59.37	-261.93	-321.30	
D. Total Assets	72,285.43	71,783.41	-502.02	-0.69	65,389.56	73,413.73	8,024.17	12.27	23,371.17	22,778.81	-592.36	
E. Financial Ratios												
(per cent) @												
i) Operating Profit	1.42	1.02	-0.40	-	2.22	1.98	-0.24	-	1.02	1.03	0.01	
ii) Net Profit	1.31	0.96	-0.35	-	1.84	0.73	-1.11	-	0.25	-1.15	-1.40	
iii) Income	10.87	10.91	0.04	-	12.95	12.67	-0.28	-	12.41	12.69	0.28	
iv) Interest Income	8.61	8.63	0.02	-	12.41	12.04	-0.37	-	12.17	12.64	0.47	
v) Other Income	2.26	2.29	0.03	-	0.53	0.63	0.10	-	0.24	0.05	-0.19	
vi) Expenditure	9.56	9.95	0.39	-	11.10	11.93	0.83	-	12.15	13.84	1.69	
vii) Interest Expended	8.81	9.19	0.38	-	8.85	8.69	-0.16	-	10.85	11.06	0.21	
viii) Other Expenses	0.64	0.70	0.06	-	1.88	2.00	0.12	-	0.54	0.60	0.06	
ix) Wage Bill	0.10	0.12	0.02	-	0.11	0.13	0.02	-	0.14	0.23	0.09	
x) Provisions and Contingencies	0.11	0.06	-0.05	-	0.37	1.25	0.88	-	0.76	2.18	1.42	
xi) Spread (Net Interest Income)	-0.20	-0.56	-0.36	-	3.57	3.35	-0.22	-	1.32	1.58	0.26	

@ Ratios to Total Assets.

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