

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

(Amount in Rs. crore)

Item	2000-01	2001-02	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income</b>	<b>1,32,075.67</b>	<b>1,51,026.08</b>	<b>18,950.41</b>	<b>14.35</b>
<b>(i+ii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	1,15,091.13 (87.14)	1,26,969.92 (84.07)	11,878.79	10.32
<i>of which:</i> Interest on Advances	55,403.63 (41.95)	59,346.17 (39.30)	3,942.54	7.12
ii) Other Income	16,984.54 (12.86)	24,056.16 (15.93)	7,071.62	41.64
<i>of which:</i> Commission & Brokerage	8,888.24 (6.73)	9,213.00 (6.10)	324.76	3.65
<b>B. Expenditure</b>	<b>1,25,672.19</b>	<b>1,39,453.62</b>	<b>13,781.43</b>	<b>10.97</b>
<b>(i+ii+iii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	78,140.76 (62.18)	87,515.68 (62.76)	9,374.92	12.00
<i>of which:</i> Interest on Deposits	71,775.68 (57.11)	80,570.07 (57.78)	8,794.39	12.25
ii) Provisions and Contingencies	13,353.30 (10.63)	18,241.74 (13.08)	4,888.44	36.61
<i>of which:</i> Provision for NPAs	7,343.30 (5.84)	10,318.67 (7.40)	2,975.37	40.52
iii) Operating Expenses	34,178.13 (27.20)	33,696.20 (24.16)	-481.93	-1.41
<i>of which:</i> Wage Bill	23,218.33 (18.48)	21,781.05 (15.62)	-1,437.28	-6.19
<b>C. Profit</b>				
i) Operating Profit	<b>19,756.78</b>	<b>29,814.20</b>	<b>10,057.42</b>	<b>50.91</b>
ii) Net Profit *	<b>6,403.48</b>	<b>11,572.46 #</b>	<b>5,168.98</b>	<b>80.72</b>
<b>D. Spread (Net Interest Income)</b>	<b>36,950.37</b>	<b>39,454.24</b>	<b>2,503.87</b>	<b>6.78</b>
<i>(Interest Income - Interest Expended)</i>				
<b>E. Total Assets</b>	<b>12,95,405.34</b>	<b>15,35,513.13</b>	<b>2,40,107.79</b>	<b>18.54</b>

\* Before Extra Ordinary Item of Standard Chartered Bank and Standard Chartered Grindlays Bank.

# The profit after tax for 2001-02 of ICICI Bank includes about Rs. 8 crore attributable to ICICI, ICICI Personal Financial Services Ltd. and ICICI Capital Services Ltd. for March 30 and March 31, 2002.

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