

Appendix Table II.5(B): Financial Performance of Public Sector Banks

(Amount in Rs. crore)

| Item | 2000-01 | 2001-02 | Variation of Col. (3) over Col.(2) | |
|--|---------------------|---------------------|------------------------------------|--------------|
| | | | Absolute | Percentage |
| 1 | 2 | 3 | 4 | 5 |
| A. Income | 1,03,499.36 | 1,17,248.75 | 13,749.39 | 13.28 |
| (i+ii) | (100.00) | (100.00) | | |
| i) Interest Income | 91,129.44 | 1,00,721.54 | 9,592.10 | 10.53 |
| | (88.05) | (85.90) | | |
| <i>of which:</i> Interest on Advances | 43,017.14 | 45,938.48 | 2,921.34 | 6.79 |
| | (41.56) | (39.18) | | |
| ii) Other Income | 12,369.92 | 16,527.21 | 4,157.29 | 33.61 |
| | (11.95) | (14.10) | | |
| <i>of which:</i> Commission & Brokerage | 6,574.29 | 6,811.04 | 236.75 | 3.60 |
| | (6.35) | (5.81) | | |
| B. Expenditure | 99,182.42 | 1,08,947.51 | 9,765.09 | 9.85 |
| (i+ii+iii) | (100.00) | (100.00) | | |
| i) Interest Expended | 61,693.19 | 69,153.77 | 7,460.58 | 12.09 |
| | (62.20) | (63.47) | | |
| <i>of which:</i> Interest on Deposits | 58,406.12 | 65,578.56 | 7,172.44 | 12.28 |
| | (58.89) | (60.19) | | |
| ii) Provisions and Contingencies | 9,484.74 | 13,371.69 | 3,886.95 | 40.98 |
| | (9.56) | (12.27) | | |
| <i>of which:</i> Provision for NPAs | 5,924.29 | 8,209.55 | 2,285.26 | 38.57 |
| | (5.97) | (7.54) | | |
| iii) Operating Expenses | 28,004.49 | 26,422.05 | -1,582.44 | -5.65 |
| | (28.24) | (24.25) | | |
| <i>of which:</i> Wage Bill | 20,929.17 | 19,045.38 | -1,883.79 | -9.00 |
| | (21.10) | (17.48) | | |
| C. Profit | | | | |
| i) Operating Profit | 13,801.68 | 21,672.93 | 7,871.25 | 57.03 |
| ii) Net Profit | 4,316.94 | 8,301.24 | 3,984.30 | 92.29 |
| D. Spread (Net Interest Income) | 29,436.25 | 31,567.77 | 2,131.52 | 7.24 |
| <i>(Interest Income - Interest Expended)</i> | | | | |
| E. Total Assets | 10,29,972.19 | 11,55,736.77 | 1,25,764.58 | 12.21 |

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