

Appendix Table II.5(C): Financial Performance of Nationalised 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 | 64,126.52 | 72,485.95 | 8,359.43 | 13.04 |
| (i+ii) | (100.00) | (100.00) | | |
| i) Interest Income | 56,977.36 | 61,975.51 | 4,998.15 | 8.77 |
| | (88.85) | (85.50) | | |
| <i>of which:</i> Interest on Advances | 27,998.10 | 30,629.36 | 2,631.26 | 9.40 |
| | (43.66) | (42.26) | | |
| i a) Interest on Recapitalisation Bonds | 1,795.48 | 1,793.08 | | |
| ii) Other Income | 7,149.16 | 10,510.44 | 3,361.28 | 47.02 |
| | (11.15) | (14.50) | | |
| <i>of which:</i> Commission & Brokerage | 3,062.36 | 3,095.82 | 33.46 | 1.09 |
| | (4.78) | (4.27) | | |
| B. Expenditure | 62,031.43 | 67,634.20 | 5,602.77 | 9.03 |
| (i+ii+iii) | (100.00) | (100.00) | | |
| i) Interest Expended | 38,789.64 | 42,597.86 | 3,808.22 | 9.82 |
| | (62.53) | (62.98) | | |
| <i>of which:</i> Interest on Deposits | 36,870.98 | 40,464.32 | 3,593.34 | 9.75 |
| | (59.44) | (59.83) | | |
| ii) Provisions and Contingencies | 5,966.97 | 8,101.50 | 2,134.53 | 35.77 |
| | (9.62) | (11.98) | | |
| <i>of which:</i> Provision for NPAs | 3,751.88 | 5,173.10 | 1,421.22 | 37.88 |
| | (6.05) | (7.65) | | |
| iii) Operating Expenses | 17,274.82 | 16,934.84 | -339.98 | -1.97 |
| | (27.85) | (25.04) | | |
| <i>of which:</i> Wage Bill | 13,142.78 | 12,316.55 | -826.23 | -6.29 |
| | (21.19) | (18.21) | | |
| C. Profit | | | | |
| i) Operating Profit | 8,062.06 | 12,953.25 | 4,891.19 | 60.67 |
| i a) Operating Profit (<i>exclusive of interest on recapitalisation bonds</i>) | 6,266.58 | 11,160.17 | 4,893.59 | 78.09 |
| ii) Net Profit | 2,095.09 | 4,851.75 | 2,756.66 | 131.58 |
| ii a) Net Profit (<i>exclusive of interest on recapitalisation bonds</i>) | 299.61 | 3,058.67 | 2,759.06 | 920.88 |
| D. Spread (Net Interest Income) (<i>Interest Income - Interest Expended</i>) | 18,187.72 | 19,377.65 | 1,189.93 | 6.54 |
| E. Total Assets | 6,26,987.82 | 7,06,228.01 | 79,240.19 | 12.64 |

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