

Appendix Table II.5(F): Financial Performance of New Private 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	7,498.23	9,871.40	2,373.17	31.65
(i+ii)	(100.00)	(100.00)		
i) Interest Income	6,437.61	7,823.41	1,385.80	21.53
	(85.86)	(79.25)		
<i>of which:</i> Interest on Advances	3,031.79	3,452.54	420.75	13.88
	(40.43)	(34.98)		
ii) Other Income	1,060.62	2,047.99	987.37	93.09
	(14.14)	(20.75)		
<i>of which:</i> Commission & Brokerage	549.11	647.19	98.08	17.86
	(7.32)	(6.56)		
B. Expenditure	6,858.82	9,096.78	2,237.96	32.63
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	4,752.76	5,813.23	1,060.47	22.31
	(69.29)	(63.90)		
<i>of which:</i> Interest on Deposits	4,097.03	5,040.05	943.02	23.02
	(59.73)	(55.40)		
ii) Provisions and Contingencies	729.55	1,337.45	607.90	83.33
	(10.64)	(14.70)		
<i>of which:</i> Provision for NPAs	363.62	777.39	413.77	113.79
	(5.30)	(8.55)		
iii) Operating Expenses	1,376.51	1,946.10	569.59	41.38
	(20.07)	(21.39)		
<i>of which:</i> Wage Bill	249.55	434.80	185.25	74.23
	(3.64)	(4.78)		
C. Profit				
i) Operating Profit	1,368.96	2,112.07	743.11	54.28
ii) Net Profit	639.41	774.62 #	135.21	21.15
D. Spread (Net Interest Income)	1,684.85	2,010.18	325.33	19.31
<i>(Interest Income - Interest Expended)</i>				
E. Total Assets	78,796.48	1,74,454.14	95,657.66	121.40

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.