

**Appendix Table III.11: Bank Group-wise Important Financial Indicators**

(Amount in Rs. crore)

Year	Operating Profit (3+11)	Net Profit (4-7)	Income (5+6)	Interest Income	Other Income	Expenditure (8+9+11)	Interest Expended	Operating Expenses Total	Of which Wage Bill	Provisions & Contingencies	Spread (NII)
1	2	3	4	5	6	7	8	9	10	11	12
<b>Scheduled Commercial Banks</b>											
2000-01	19,756.78 (1.53)	6,403.48 (0.49)	1,32,075.67 (10.20)	1,15,091.13 (8.88)	16,984.54 (1.31)	1,25,672.19 (9.70)	78,140.76 (6.03)	34,178.13 (2.64)	23,218.33 (1.79)	13,353.30 (1.03)	36,950.37 (2.85)
2001-02	29,836.59 (1.94)	11,576.06 (0.75)	1,51,031.88 (9.83)	1,26,957.71 (8.26)	24,074.17 (1.57)	1,39,455.82 (9.08)	87,516.25 (5.70)	33,679.04 (2.19)	21,785.42 (1.42)	18,260.53 (1.19)	39,441.46 (2.57)
2002-03	40,681.78 (2.39)	17,077.07 (1.01)	1,72,373.94 (10.15)	1,40,717.65 (8.28)	31,656.29 (1.86)	1,55,296.87 (9.14)	93,606.70 (5.51)	38,085.46 (2.24)	23,613.25 (1.39)	23,604.71 (1.39)	47,110.95 (2.77)
<b>Public Sector Banks</b>											
2000-01	13,801.68 (1.34)	4,316.94 (0.42)	1,03,499.36 (10.05)	91,129.44 (8.85)	12,369.92 (1.20)	99,182.42 (9.63)	61,693.19 (5.99)	28,004.49 (2.72)	20,929.17 (2.03)	9,484.74 (0.92)	29,436.25 (2.86)
2001-02	21,676.54 (1.88)	8,304.85 (0.72)	1,17,252.36 (10.15)	1,00,710.96 (8.72)	16,541.40 (1.43)	1,08,947.51 (9.43)	69,153.77 (5.99)	26,422.05 (2.29)	19,045.38 (1.65)	13,371.69 (1.16)	31,557.19 (2.73)
2002-03	29,715.24 (2.31)	12,295.46 (0.96)	1,28,464.37 (10.00)	1,07,192.81 (8.34)	21,271.56 (1.66)	1,16,168.91 (9.04)	69,852.59 (5.44)	28,896.54 (2.25)	20,446.88 (1.59)	17,419.78 (1.36)	37,340.22 (2.91)
<b>Nationalised Banks</b>											
2000-01	8,062.06 (1.29)	2,095.09 (0.33)	64,126.52 (10.23)	56,977.36 (9.09)	7,149.16 (1.14)	62,031.43 (9.89)	38,789.64 (6.19)	17,274.82 (2.76)	13,142.78 (2.10)	5,966.97 (0.95)	18,187.72 (2.90)
2001-02	12,956.86 (1.83)	4,855.36 (0.69)	72,489.56 (10.27)	61,964.93 (8.78)	10,524.63 (1.49)	67,634.20 (9.58)	42,597.86 (6.03)	16,934.84 (2.40)	12,316.55 (1.74)	8,101.50 (1.15)	19,367.07 (2.74)
2002-03	18,486.13 (2.34)	7,783.94 (0.98)	79,597.73 (10.06)	66,324.28 (8.38)	13,273.45 (1.68)	71,813.79 (9.08)	42,645.95 (5.39)	18,465.65 (2.33)	13,062.10 (1.65)	10,702.19 (1.35)	23,678.33 (2.99)
<b>State Bank Group</b>											
2000-01	5,739.62 (1.42)	2,221.85 (0.55)	39,372.84 (9.77)	34,152.08 (8.47)	5,220.76 (1.30)	37,150.99 (9.22)	22,903.55 (5.68)	10,729.67 (2.66)	7,786.39 (1.93)	3,517.77 (0.87)	11,248.53 (2.79)
2001-02	8,719.68 (1.94)	3,449.49 (0.77)	44,762.80 (9.96)	38,746.03 (8.62)	6,016.77 (1.34)	41,313.31 (9.20)	26,555.91 (5.91)	9,487.21 (2.11)	6,728.83 (1.50)	5,270.19 (1.17)	12,190.12 (2.71)
2002-03	11,229.11 (2.27)	4,511.52 (0.91)	48,866.64 (9.89)	40,868.53 (8.27)	7,998.11 (1.62)	44,355.12 (8.98)	27,206.64 (5.51)	10,430.89 (2.11)	7,384.78 (1.50)	6,717.59 (1.36)	13,661.89 (2.77)

(Amount in Rs. crore)

Year	Operating Profit (3+11)	Net Profit (4-7)	Income (5+6)	Interest Income	Other Income	Expenditure (8+9+11)	Interest Expended	Operating Expenses Total	Of which Wage Bill	Provisions & Contingencies	Spread (NII)
1	2	3	4	5	6	7	8	9	10	11	12
<b>Old Private Sector Banks</b>											
2000-01	1,475.75 (1.75)	502.15 (0.59)	9,091.20 (10.76)	8,054.57 (9.53)	1,036.63 (1.23)	8,589.05 (10.16)	5,931.92 (7.02)	1,683.53 (1.99)	1,049.57 (1.24)	973.60 (1.15)	2,122.65 (2.51)
2001-02	2,515.78 (2.70)	1,004.48 (1.08)	10,945.65 (11.74)	8,725.23 (9.36)	2,220.42 (2.38)	9,941.17 (10.66)	6,496.57 (6.97)	1,933.30 (2.07)	1,179.28 (1.26)	1,511.30 (1.62)	2,228.66 (2.39)
2002-03	2,804.43 (2.67)	1,231.59 (1.17)	11,278.83 (10.73)	8,917.82 (8.48)	2,361.01 (2.25)	10,047.24 (9.56)	6,327.22 (6.02)	2,147.18 (2.04)	1,297.45 (1.23)	1,572.84 (1.50)	2,590.60 (2.46)
<b>New Private Sector Banks</b>											
2000-01	1,368.96 (1.74)	639.41 (0.81)	7,498.23 (9.52)	6,437.61 (8.17)	1,060.62 (1.35)	6,858.82 (8.70)	4,752.76 (6.03)	1,376.51 (1.75)	249.55 (0.32)	729.55 (0.93)	1,684.85 (2.14)

2001-02	2,130.66 (1.22)	774.62 (0.44)	9,869.86 (5.66)	7,821.87 (4.48)	2,047.99 (1.17)	9,095.24 (5.21)	5,812.69 (3.33)	1,926.51 (1.10)	436.45 (0.25)	1,356.04 (0.78)	2,009.18 (1.15)
2002-03	4,434.26 (2.31)	1,725.98 (0.90)	20,587.15 (10.71)	15,634.83 (8.14)	4,952.32 (2.58)	18,861.17 (9.81)	12,361.45 (6.43)	3,791.44 (1.97)	828.76 (0.43)	2,708.28 (1.41)	3,273.38 (1.70)

**Foreign Banks**

2000-01	3,110.39 (3.05)	944.98 (0.93)	11,986.88 (11.74)	9,469.51 (9.27)	2,517.37 (2.47)	11,041.90 (10.81)	5,762.89 (5.64)	3,113.60 (3.05)	990.04 (0.97)	2,165.41 (2.12)	3,706.62 (3.63)
2001-02	3,513.61 (3.10)	1,492.11 (1.32)	12,964.01 (11.44)	9,699.65 (8.56)	3,264.36 (2.88)	11,471.90 (10.12)	6,053.22 (5.34)	3,397.18 (3.00)	1,124.31 (0.99)	2,021.50 (1.78)	3,646.43 (3.22)
2002-03	3,727.85 (3.20)	1,824.04 (1.57)	12,043.59 (10.35)	8,972.19 (7.71)	3,071.40 (2.64)	10,219.55 (8.78)	5,065.44 (4.35)	3,250.30 (2.79)	1,040.16 (0.89)	1,903.81 (1.64)	3,906.75 (3.36)

Notes:

1. The number of scheduled commercial banks in 2000-01, 2001-02 and 2002-03 were 100, 97 and 93, respectively.
2. The number of Foreign Banks in 2000-01, 2001-02 and 2002-03 were 42, 40 and 36, respectively.
3. The number of Old Private Banks in 2000-01, 2001-02 and 2002-03 were 23, 22 and 21, respectively.
4. The number of New Private Banks for the years 2000-01, 2001-02 and 2002-03 were 8, 8 and 9, respectively.
5. Figures in brackets are percentages to Total Assets.
6. NII - Net Interest Income.

Source: Balance sheets of respective banks.