

### Appendix Table III.12(A): Financial Performance of Scheduled Commercial Banks

(Amount in Rs.crore)

Item	2001-02	2002-03	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income</b>	<b>1,51,031.88</b>	<b>1,72,373.94</b>	<b>21,342.06</b>	<b>14.13</b>
<b>(i+ii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Income	1,26,957.71	1,40,717.65	13,759.94	10.84
	(84.06)	(81.64)		
<i>of which:</i> Interest on Advances	59,409.53	68,635.94	9,226.41	15.53
Income on Investments	57,286.43	62,358.59	5,072.16	8.85
ii) Other Income	24,074.17	31,656.29*	7,582.12	31.49
	(15.94)	(18.36)		
<i>of which:</i> Commission & Brokerage	9,213.07	10,570.18	1,357.11	14.73
<b>B. Expenditure</b>	<b>1,39,455.82</b>	<b>1,55,296.87</b>	<b>15,841.05</b>	<b>11.36</b>
<b>(i+ii+iii)</b>	<b>(100.00)</b>	<b>(100.00)</b>		
i) Interest Expended	87,516.25	93,606.70	6,090.45	6.96
	(62.76)	(60.28)		
<i>of which:</i> Interest on Deposits	80,924.74	82,642.54	1,717.80	2.12
ii) Provisions and Contingencies	18,260.53	23,604.71	5,344.18	29.27
	(13.09)	(15.20)		
<i>of which:</i> Provisions for NPAs	10,456.65	12,677.47	2,220.82	21.24
iii) Operating Expenses	33,679.04	38,085.46	4,406.42	13.08
	(24.15)	(24.52)		
<i>of which :</i> Wage Bill	21,785.42	23,613.25	1,827.83	8.39
<b>C. Profit</b>				
i) <b>Operating Profit</b>	<b>29,836.59</b>	<b>40,681.78</b>	<b>10,845.19</b>	<b>36.35</b>
ii) <b>Net Profit</b>	<b>11,576.06</b>	<b>17,077.07</b> @	<b>5,501.01</b>	<b>47.52</b>
<b>D. Spread (Net Interest Income)</b>	<b>39,441.46</b>	<b>47,110.95</b>	<b>7,669.49</b>	<b>19.45</b>
<i>(Interest Income - Interest Expended)</i>				
<b>E. Total Assets</b>	<b>15,36,424.47</b>	<b>16,98,916.09</b>	<b>1,62,491.62</b>	<b>10.58</b>

\* Includes profit on sale of shares of ICICI Bank held by erstwhile ICICI.

@ Before Extra Ordinary Item of Standard Chartered Bank for Rs.6.5 crore, for the year 2002-03.

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