

Appendix Table III.12(B): Financial Performance of Public Sector Banks

(Amount in Rs.crore)

Item	2001-02	2002-03	Variation of Col. (3) over Col.(2)	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	1,17,252.36 (100.00)	1,28,464.37 (100.00)	11,212.01	9.56
i) Interest Income	1,00,710.96 (85.89)	1,07,192.81 (83.44)	6,481.85	6.44
<i>of which:</i> Interest on Advances	45,967.42	49,197.70	3,230.28	7.03
Income on Investments	46,344.87	49,999.26	3,654.39	7.89
ii) Other Income	16,541.40 (14.11)	21,271.56 (16.56)	4,730.16	28.60
<i>of which:</i> Commission & Brokerage	6,811.04	7,293.65	482.61	7.09
B. Expenditure (i+ii+iii)	1,08,947.51 (100.00)	1,16,168.91 (100.00)	7,221.40	6.63
i) Interest Expended	69,153.77 (63.47)	69,852.59 (60.13)	698.82	1.01
<i>of which:</i> Interest on Deposits	65,578.56	66,620.99	1,042.43	1.59
ii) Provisions and Contingencies	13,371.69 (12.27)	17,419.78 (15.00)	4,048.09	30.27
<i>of which:</i> Provisions for NPAs	8,209.55	9,275.07	1,065.52	12.98
iii) Operating Expenses	26,422.05 (24.25)	28,896.54 (24.87)	2,474.49	9.37
<i>of which:</i> Wage Bill	19,045.38	20,446.88	1,401.50	7.36
C. Profit				
i) Operating Profit	21,676.54	29,715.24	8,038.70	37.08
ii) Net Profit	8,304.85	12,295.46	3,990.61	48.05
D. Spread (Net Interest Income) <i>(Interest Income - Interest Expended)</i>	31,557.19	37,340.22	5,783.03	18.33
E. Total Assets	11,55,397.68	12,85,235.70	1,29,838.02	11.24

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