

Appendix Table III.12 (C): Financial Performance of Nationalised 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 | 72,489.56 | 79,597.73 | 7,108.17 | 9.81 |
| (i+ii) | (100.00) | (100.00) | | |
| i) Interest Income | 61,964.93 (85.48) | 66,324.28 (83.32) | 4,359.35 | 7.04 |
| <i>of which:</i> Interest on Advances | 30,658.30 | 33,199.97 | 2,541.67 | 8.29 |
| Income on Investments | 27,877.25 | 30,081.29 | 2,204.04 | 7.91 |
| (ia) Interest on Recapitalisation Bonds | 1,793.08 | 1,855.72 | | |
| ii) Other Income | 10,524.63 (14.52) | 13,273.45 (16.68) | 2,748.82 | 26.12 |
| <i>of which:</i> Commission & Brokerage | 3,095.82 | 3,336.17 | 240.35 | 7.76 |
| B. Expenditure | 67,634.20 | 71,813.79 | 4,179.59 | 6.18 |
| (i+ii+iii) | (100.00) | (100.00) | | |
| i) Interest Expended | 42,597.86 (62.98) | 42,645.95 (59.38) | 48.09 | 0.11 |
| <i>of which:</i> Interest on Deposits | 40,464.32 | 40,556.73 | 92.41 | 0.23 |
| ii) Provisions and Contingencies | 8,101.50 (11.98) | 10,702.19 (14.90) | 2,600.69 | 32.10 |
| <i>of which:</i> Provisions for NPAs | 5,173.10 | 5,688.62 | 515.52 | 9.97 |
| iii) Operating Expenses | 16,934.84 (25.04) | 18,465.65 (25.71) | 1,530.81 | 9.04 |
| <i>of which :</i> Wage Bill | 12,316.55 | 13,062.10 | 745.55 | 6.05 |
| C. Profit | | | | |
| i) Operating Profit | 12,956.86 | 18,486.13 | 5,529.27 | 42.67 |
| (ia) Operating Profit (<i>exclusive of income from recapitalisation bonds</i>) | 11,163.78 | 16,630.41 | 5,466.63 | 48.97 |
| ii) Net Profit | 4,855.36 | 7,783.94 | 2,928.58 | 60.32 |
| (iia) Net Profit (<i>exclusive of income from recapitalisation bonds</i>) | 3,062.28 | 5,928.22 | 2,865.94 | 93.59 |
| D. Spread (Net Interest Income) | 19,367.07 | 23,678.33 | 4,311.26 | 22.26 |
| <i>(Interest Income - Interest Expended)</i> | | | | |
| E. Total Assets | 7,06,109.02 | 7,91,281.43 | 85,172.41 | 12.06 |

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