

Appendix Table III.12(F): Financial Performance of New Private 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	9,869.86	20,587.15	10,717.29	108.59
(i+ii)	(100.00)	(100.00)		
i) Interest Income	7,821.87	15,634.83	7,812.96	99.89
	(79.25)	(75.94)		
<i>of which:</i> Interest on Advances	3,504.08	9,246.01	5,741.93	163.86
Income on Investments	3,689.02	5,525.59	1,836.57	49.78
ii) Other Income	2,047.99	4,952.32*	2,904.33	141.81
	(20.75)	(24.06)		
<i>of which:</i> Commission & Brokerage	647.19	1,382.99	735.80	113.69
B. Expenditure	9,095.24	18,861.17	9,765.93	107.37
(i+ii+iii)	(100.00)	(100.00)		
i) Interest Expended	5,812.69	12,361.45	6,548.76	112.66
	(63.91)	(65.54)		
<i>of which:</i> Interest on Deposits	5,040.05	6,394.35	1,354.30	26.87
ii) Provisions and Contingencies	1,356.04	2,708.28	1,352.24	99.72
	(14.91)	(14.36)		
<i>of which:</i> Provisions for NPAs	914.31	1,908.58	994.27	108.75
iii) Operating Expenses	1,926.51	3,791.44	1,864.93	96.80
	(21.18)	(20.10)		
<i>of which :</i> Wage Bill	436.45	828.76	392.31	89.89
C. Profit				
i) Operating Profit	2,130.66	4,434.26	2,303.60	108.12
ii) Net Profit	774.62	1,725.98	951.36	122.82
D. Spread (Net Interest Income)	2,009.18	3,273.38	1,264.20	62.92
<i>(Interest Income - Interest Expended)</i>				
E. Total Assets	1,74,476.58	1,92,169.81	17,693.23	10.14

* Includes, profit on sale of shares of ICICI Bank Ltd. held by erstwhile ICICI Limited.

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