

Appendix Table III.11: Bank Group-wise Important Financial Indicators (Continued)

(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		Provisions & Contingencies	Spread (NII)
								Total	Of which Wage Bill		
1	2	3	4	5	6	7	8	9	10	11	12
Scheduled Commercial Banks											
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	40,681.94 (2.39)	17,077.22 (1.01)	1,72,345.02 (10.14)	1,40,742.48 (8.28)	31,602.54 (1.86)	1,55,267.80 (9.14)	93,596.27 (5.51)	38,066.81 (2.24)	23,610.14 (1.39)	23,604.72 (1.39)	47,146.21 (2.77)
2003-04	52,670.77 (2.67)	22,270.93 (1.13)	1,83,767.24 (9.30)	1,44,028.37 (7.29)	39,738.87 (2.01)	1,61,496.31 (8.18)	87,566.84 (4.43)	43,529.63 (2.20)	26,163.97 (1.32)	30,399.84 (1.54)	56,461.53 (2.86)
Public Sector Banks											
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	29,717.24 (2.31)	12,295.46 (0.96)	1,28,464.38 (9.99)	1,07,232.05 (8.34)	21,232.33 (1.65)	1,16,168.92 (9.04)	69,852.59 (5.43)	28,894.55 (2.25)	20,444.88 (1.59)	17,421.78 (1.36)	37,379.46 (2.91)
2003-04	39,474.72 (2.68)	16,546.37 (1.12)	1,37,601.81 (9.35)	1,09,496.25 (7.44)	28,105.56 (1.91)	1,21,055.44 (8.23)	65,764.53 (4.47)	32,362.56 (2.20)	22,389.92 (1.52)	22,928.35 (1.56)	43,731.72 (2.97)
Nationalised Banks											
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)	66,368.04 (8.39)	13,229.69 (1.67)	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)	23,722.09 (3.00)
2003-04	25,111.20 (2.72)	10,927.65 (1.18)	85,712.03 (9.29)	68,539.86 (7.43)	17,172.17 (1.86)	74,784.38 (8.11)	40,369.38 (4.38)	20,231.45 (2.19)	14,068.36 (1.53)	14,183.55 (1.54)	28,170.48 (3.05)
State Bank Group											
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	11,231.11 (2.27)	4,511.52 (0.91)	48,866.65 (9.88)	40,864.01 (8.26)	8,002.64 (1.62)	44,355.13 (8.97)	27,206.64 (5.50)	10,428.90 (2.11)	7,382.78 (1.49)	6,719.59 (1.36)	13,657.37 (2.76)
2003-04	14,363.52 (2.62)	5,618.72 (1.02)	51,889.78 (9.45)	40,956.39 (7.46)	10,933.39 (1.99)	46,271.06 (8.42)	25,395.15 (4.62)	12,131.11 (2.21)	8,321.56 (1.52)	8,744.80 (1.59)	15,561.24 (2.83)

Appendix Table III.11: Bank Group-wise Important Financial Indicators (Concluded)

(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		Provisions & Contingencies	Spread (NII)
								Total	Of which Wage Bill		
1	2	3	4	5	6	7	8	9	10	11	12
Old Private Sector Banks											
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)	1,231.74 (1.17)	11,278.83 (10.75)	8,919.79 (8.50)	2,359.04 (2.25)	10,047.09 (9.57)	6,327.22 (6.03)	2,147.18 (2.05)	1,297.85 (1.24)	1,572.69 (1.50)	2,592.57 (2.47)
2003-04	3,195.91 (2.65)	1,446.48 (1.20)	11,551.33 (9.57)	9,120.37 (7.56)	2,430.96 (2.01)	10,104.85 (8.37)	5,981.87 (4.96)	2,373.55 (1.97)	1,395.97 (1.16)	1,749.43 (1.45)	3,138.50 (2.60)
New Private Sector Banks											
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	4,432.13 (2.31)	1,725.98 (0.90)	20,567.23 (10.70)	15,633.01 (8.13)	4,934.22 (2.57)	18,841.25 (9.80)	12,361.45 (6.43)	3,773.65 (1.96)	828.76 (0.43)	2,706.15 (1.41)	3,271.56 (1.70)
2003-04	5,012.74 (2.03)	2,035.00 (0.83)	21,602.01 (8.76)	16,421.42 (6.66)	5,180.59 (2.10)	19,567.01 (7.94)	11,548.19 (4.68)	5,041.08 (2.04)	1,178.41 (0.48)	2,977.74 (1.21)	4,873.23 (1.98)
Foreign Banks											
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	3,728.14 (3.20)	1,824.04 (1.56)	12,034.58 (10.32)	8,957.63 (7.68)	3,076.95 (2.64)	10,210.54 (8.75)	5,055.01 (4.33)	3,251.43 (2.79)	1,038.65 (0.89)	1,904.10 (1.63)	3,902.62 (3.35)
2003-04	4,987.40 (3.66)	2,243.08 (1.65)	13,012.09 (9.55)	8,990.33 (6.60)	4,021.76 (2.95)	10,769.01 (7.90)	4,272.25 (3.13)	3,752.44 (2.75)	1,199.67 (0.88)	2,744.32 (2.01)	4,718.08 (3.46)

- Notes: 1. The number of Scheduled Commercial Banks in 2001-02, 2002-03 and 2003-04 were 97, 93 and 90 respectively.
 2. The number of Foreign Banks in 2001-02, 2002-03 and 2003-04 were 40, 36 and 33 respectively.
 3. The number of Old Private Sector Banks in 2001-02, 2002-03 and 2003-04 were 22, 21 and 20 respectively.
 4. The number of New Private Sector Banks in 2001-02, 2002-03 and 2003-04 were 8, 9 and 10 respectively.
 5. Figures in brackets are percentages to Total Assets.
 6. NII - Net Interest Income.
 7. Scheduled Commercial Banks data for 2002-03 are as reported in the balance sheets for 2003-04 and hence may not tally with those reported in the Report on Trend and Progress of Banking in India, 2002-03, to the extent the figures for 2002-03 have been revised by some banks.

Source : Balance sheets of respective banks.