

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

(Amount in Rs. crore)

Item	2002-03	2003-04	Variation of Col. (3) over Col. (2)	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	1,72,345.02 (100.00)	1,83,767.24 (100.00)	11,422.22	6.63
i) Interest Income	1,40,742.48 (81.66)	1,44,028.37 (78.38)	3,285.89	2.33
<i>of which:</i> Interest on Advances	68,570.10	70,050.92	1,480.82	2.16
Income on Investments	62,411.17	65,797.84	3,386.67	5.43
ii) Other Income*	31,602.54 (18.34)	39,738.87 (21.62)	8,136.33	25.75
<i>of which:</i> Commission & Brokerage	10,594.54	11,825.01	1,230.47	11.61
B. Expenditure (i+ii+iii)	1,55,267.80 (100.00)	1,61,496.31 (100.00)	6,228.51	4.01
i) Interest Expended	93,596.27 (60.28)	87,566.84 (54.22)	-6,029.43	-6.44
<i>of which:</i> Interest on Deposits	82,642.58	77,605.39	-5,037.19	-6.10
ii) Provisions and Contingencies	23,604.72 (15.20)	30,399.84 (18.82)	6,795.12	28.79
<i>of which:</i> Provision for NPAs	12,725.12	17,366.17	4,641.05	36.47
iii) Operating Expenses	38,066.81 (24.52)	43,529.63 (26.95)	5,462.82	14.35
<i>of which:</i> Wage Bill	23,610.14	26,163.97	2,553.83	10.82
C. Profit				
i) Operating Profit	40,681.94	52,670.77	11,988.83	29.47
ii) Net Profit @	17,077.22	22,270.93	5,193.71	30.41
D. Spread (Net Interest Income) <i>(Interest Income - Interest Expended)</i>	47,146.21	56,461.53	9,315.32	19.76
E. Total Assets	16,99,197.46	19,75,019.58	2,75,822.12	16.23

* for 2002-03 includes, profit on sale of shares of ICICI Bank Ltd. held by erstwhile ICICI Limited.

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

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