

Appendix Table III.12(F): Financial Performance of New Private Sector 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)	20,567.23	21,602.01	1,034.78	5.03
	(100.00)	(100.00)		
i) Interest Income	15,633.01	16,421.42	788.41	5.04
	(76.01)	(76.02)		
<i>of which:</i> Interest on Advances	9,244.19	10,180.65	936.46	10.13
Income on Investments	5,520.13	5,391.69	-128.44	-2.33
ii) Other Income *	4,934.22	5,180.59	246.37	4.99
	(23.99)	(23.98)		
<i>of which:</i> Commission & Brokerage	1,372.50	1,865.00	492.50	35.88
B. Expenditure (i+ii+iii)	18,841.25	19,567.01	725.76	3.85
	(100.00)	(100.00)		
i) Interest Expended	12,361.45	11,548.19	-813.26	-6.58
	(65.61)	(59.02)		
<i>of which:</i> Interest on Deposits	6,394.35	6,827.92	433.57	6.78
ii) Provisions and Contingencies	2,706.15	2,977.74	271.59	10.04
	(14.36)	(15.22)		
<i>of which:</i> Provision for NPAs	1,908.58	1,457.80	-450.78	-23.62
iii) Operating Expenses	3,773.65	5,041.08	1,267.43	33.59
	(20.03)	(25.76)		
<i>of which:</i> Wage Bill	828.76	1,178.41	349.65	42.19
C. Profit				
i) Operating Profit	4,432.13	5,012.74	580.61	13.10
ii) Net Profit	1,725.98	2,035.00	309.02	17.90
D. Spread (Net Interest Income)	3,271.56	4,873.23	1,601.67	48.96
	<i>(Interest Income - Interest Expended)</i>			
E. Total Assets	1,92,169.81	2,46,575.75	54,405.95	28.31

* for 2002-03 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.