

Appendix Table III.14: Important Financial Indicators – Bank Group-wise (Continued)

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 and Contingencies	Spread (Nil)
								Total	Of which: Wage Bill		
1	2	3	4	5	6	7	8	9	10	11	12
Scheduled Commercial Banks											
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	52,600.22 (2.66)	22,270.94 (1.13)	1,83,872.12 (9.31)	1,44,346.81 (7.31)	39,525.31 (2.00)	1,61,601.18 (8.19)	87,562.75 (4.44)	43,709.15 (2.21)	26,359.53 (1.34)	30,329.28 (1.54)	56,784.06 (2.88)
2004-05	51,684.02 (2.20)	21,320.16 (0.91)	1,93,268.88 (8.21)	1,58,438.26 (6.73)	34,830.62 (1.48)	1,71,948.72 (7.30)	91,537.00 (3.89)	50,047.86 (2.13)	29,032.26 (1.23)	30,363.86 (1.29)	66,901.26 (2.84)
2004-05#	50,962.00 (2.24)	20,705.66 (0.91)	1,86,703.20 (8.22)	1,53,126.82 (6.74)	33,576.38 (1.48)	1,65,997.54 (7.30)	86,601.26 (3.81)	49,139.94 (2.16)	28,733.58 (1.26)	30,256.34 (1.33)	66,525.56 (2.93)
Public Sector Banks											
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	39,290.10 (2.67)	16,546.38 (1.12)	1,37,587.31 (9.35)	1,09,547.35 (7.45)	28,039.96 (1.91)	1,21,040.93 (8.23)	65,764.53 (4.47)	32,532.68 (2.21)	22,581.23 (1.54)	22,743.72 (1.55)	43,782.82 (2.98)
2004-05	39,413.18 (2.22)	15,784.40 (0.89)	1,47,626.25 (8.32)	1,23,001.99 (6.93)	24,624.26 (1.39)	1,31,841.85 (7.43)	71,223.85 (4.02)	36,989.22 (2.09)	24,742.61 (1.39)	23,628.78 (1.33)	51,778.14 (2.92)
2004-05 #	38,691.16 (2.29)	15,169.90 (0.90)	1,41,060.57 (8.33)	1,17,690.55 (6.95)	23,370.02 (1.38)	1,25,890.67 (7.44)	66,288.11 (3.92)	36,081.30 (2.13)	24,443.93 (1.44)	23,521.26 (1.39)	51,402.44 (3.04)
Nationalised Banks											
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	24,926.58 (2.70)	10,927.66 (1.19)	85,712.04 (9.30)	68,590.96 (7.44)	17,121.08 (1.86)	74,784.38 (8.11)	40,369.38 (4.38)	20,416.08 (2.21)	14,262.25 (1.55)	13,998.92 (1.52)	28,221.58 (3.06)
2004-05	23,431.01 (2.20)	9,494.04 (0.89)	87,548.03 (8.22)	73,645.20 (6.91)	13,902.83 (1.30)	78,053.99 (7.33)	41,446.03 (3.89)	22,670.99 (2.13)	15,434.50 (1.45)	13,936.97 (1.31)	32,199.17 (3.02)
State Bank Group											
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)	51,875.27 (9.45)	40,956.39 (7.46)	10,918.88 (1.99)	46,256.55 (8.42)	25,395.15 (4.62)	12,116.60 (2.21)	8,318.98 (1.51)	8,744.80 (1.59)	15,561.24 (2.83)
2004-05	15,260.15 (2.43)	5,675.86 (0.91)	53,512.54 (8.53)	44,045.35 (7.02)	9,467.19 (1.51)	47,836.68 (7.63)	24,842.08 (3.96)	13,410.31 (2.14)	9,009.43 (1.44)	9,584.29 (1.53)	19,203.27 (3.06)

Appendix Table III.1.4: Important Financial Indicators – Bank Group-wise (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 and Contingencies	Spread (NII)
								Total	Of which: Wage Bill		
1	2	3	4	5	6	7	8	9	10	11	12
Other Public Sector Bank											
2004-05	722.02 (0.89)	614.50 (0.76)	6,565.68 (8.07)	5,311.44 (6.53)	1,254.24 (1.54)	5,951.18 (7.31)	4,935.74 (6.07)	907.92 (1.12)	298.68 (0.37)	107.52 (0.13)	375.70 (0.46)
Old Private Sector Banks											
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	3,191.66 (2.64)	1,446.48 (1.20)	11,555.03 (9.57)	9,120.90 (7.56)	2,434.13 (2.02)	10,108.55 (8.37)	5,981.88 (4.96)	2,381.49 (1.97)	1,400.22 (1.16)	1,745.18 (1.45)	3,139.02 (2.60)
2004-05	2,238.94 (1.70)	435.81 (0.33)	10,508.96 (8.00)	9,275.29 (7.06)	1,233.67 (0.94)	10,073.15 (7.67)	5,672.84 (4.32)	2,597.18 (1.98)	1,460.96 (1.11)	1,803.13 (1.37)	3,602.45 (2.74)
New Private Sector Banks											
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	5,132.93 (2.08)	2,035.01 (0.83)	21,721.43 (8.81)	16,541.52 (6.71)	5,179.91 (2.10)	19,686.42 (7.98)	11,547.82 (4.68)	5,040.68 (2.04)	1,178.41 (0.48)	3,097.92 (1.26)	4,993.70 (2.03)
2004-05	5,434.64 (1.85)	3,097.56 (1.05)	22,099.23 (7.51)	16,990.13 (5.77)	5,109.10 (1.74)	19,001.67 (6.45)	10,600.40 (3.60)	6,064.19 (2.06)	1,483.39 (0.50)	2,337.08 (0.79)	6,389.73 (2.17)
Foreign Banks											
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	4,985.53 (3.68)	2,243.07 (1.65)	13,008.35 (9.59)	9,137.04 (6.74)	3,871.31 (2.85)	10,765.28 (7.94)	4,268.52 (3.15)	3,754.30 (2.77)	1,199.67 (0.88)	2,742.46 (2.02)	4,868.52 (3.59)
2004-05	4,597.26 (2.98)	2,002.39 (1.30)	13,034.44 (8.46)	9,170.85 (5.95)	3,863.59 (2.51)	11,032.05 (7.16)	4,039.91 (2.62)	4,397.27 (2.85)	1,345.30 (0.87)	2,594.87 (1.68)	5,130.94 (3.33)

: Excluding the impact of conversion of a non-banking entity into a banking entity.

Note : 1. The number of scheduled commercial banks in 2002-03, 2003-04 and 2004-05 were 93, 90 and 88, respectively.

2. The number of old private banks in 2002-03, 2003-04 and 2004-05 were 21, 20 and 20, respectively.

3. The number of new private banks in 2002-03, 2003-04 and 2004-05 were 9, 10 and 9, respectively.

4. The number of foreign banks in 2002-03, 2003-04 and 2004-05 were 36, 33 and 31, respectively.

5. Figures in brackets are percentages to total assets.

6. NII – Net Interest Income.

7. Scheduled commercial banks data for 2003-04 are as reported in the balance sheets for 2004-05 and hence may not tally with those reported in the Report on Trend and Progress of Banking in India, 2003-04, to the extent the figures for 2003-04 were revised by some banks.

Source: Balance sheets of respective banks.