

Appendix Table III.15(A): Financial Performance of Scheduled Commercial Banks

(Amount in Rs. crore)

Item	2003-04	2004-05	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	1,83,872.12 (100.00)	1,93,268.88 (100.00)	9,396.76	5.11
i) Interest Income	1,44,346.81 (78.50)	1,58,438.26 (81.98)	14,091.45	9.76
<i>of which:</i> Interest on Advances	70,049.85	83,573.94	13,524.09	19.31
Income on Investments	66,104.78	66,171.79	67.01	0.10
ii) Other Income	39,525.31 (21.50)	34,830.62 (18.02)	-4,694.69	-11.88
<i>of which:</i> Commission and Brokerage	11,837.60	14,913.49	3,075.89	25.98
B. Expenditure (i+ii+iii)	1,61,601.18 (100.00)	1,71,948.72 (100.00)	10,347.54	6.40
i) Interest Expended	87,562.75 (54.18)	91,537.00 (53.24)	3,974.25	4.54
<i>of which:</i> Interest on Deposits	77,667.58	77,611.84	-55.74	-0.07
ii) Provisions and Contingencies	30,329.28 (18.77)	30,363.86 (17.66)	34.58	0.11
<i>of which:</i> Provision for NPAs	17,441.31	7,105.92	-10,335.39	-59.26
iii) Operating Expenses	43,709.15 (27.05)	50,047.86 (29.11)	6,338.71	14.50
<i>of which:</i> Wage Bill	26,359.53	29,032.26	2,672.73	10.14
C. Profit				
i) Operating Profit	52,600.22	51,684.02	-916.20	-1.74
ii) Net Profit	22,270.94	21,320.16	-950.78	-4.27
D. Net Interest Income/Margin	56,784.06	66,901.26	10,117.20	17.82
E. Total Assets	19,74,017.00	23,55,982.67	3,81,965.67	19.35

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