

Appendix Table III.15(B): Financial Performance of Scheduled Commercial Banks
(Excluding the Conversion Impact)#

(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)	1,86,703.20 (100.00)	2,831.08	1.54
i) Interest Income	1,44,346.81 (78.50)	1,53,126.82 (82.02)	8,780.01	6.08
<i>of which:</i> Interest on Advances	70,049.85	79,202.64	9,152.79	13.07
Income on Investments	66,104.78	65,380.89	-723.89	-1.10
ii) Other Income	39,525.31 (21.50)	33,576.38 (17.98)	-5,948.93	-15.05
<i>of which:</i> Commission and Brokerage	11,837.60	14,652.15	2,814.55	23.78
B. Expenditure (i+ii+iii)	1,61,601.18 (100.00)	1,65,997.54 (100.00)	4,396.36	2.72
i) Interest Expended	87,562.75 (54.18)	86,601.26 (52.17)	-961.49	-1.10
<i>of which:</i> Interest on Deposits	77,667.58	76,903.26	-764.32	-0.98
ii) Provisions and Contingencies	30,329.28 (18.77)	30,256.34 (18.23)	-72.94	-0.24
<i>of which:</i> Provision for NPAs	17,441.31	7,181.78	-10,259.53	-58.82
iii) Operating Expenses	43,709.15 (27.05)	49,139.94 (29.60)	5,430.79	12.42
<i>of which:</i> Wage Bill	26,359.53	28,733.58	2,374.05	9.01
C. Profit				
i) Operating Profit	52,600.22	50,962.00	-1,638.22	-3.11
ii) Net Profit	22,270.94	20,705.66	-1,565.28	-7.03
D. Net Interest Income/Margin	56,784.06	66,525.56	9,741.50	17.16
E. Total Assets	19,74,017.00	22,74,622.42	3,00,605.42	15.23

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

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