

Appendix Table III.15(C): Financial Performance of Public Sector Banks

(Amount in Rs. crore)

Item	2003-04	2004-05	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	1,37,587.31 (100.00)	1,47,626.25 (100.00)	10,038.94	7.30
i) Interest Income	1,09,547.35 (79.62)	1,23,001.99 (83.32)	13,454.64	12.28
<i>of which:</i> Interest on Advances	49,934.15	61,408.56	11,474.41	22.98
Income on Investments	53,207.89	54,777.76	1,569.87	2.95
ii) Other Income	28,039.96 (20.38)	24,624.26 (16.68)	-3,415.70	-12.18
<i>of which:</i> Commission and Brokerage	7,822.13	9,144.30	1,322.17	16.90
B. Expenditure (i+ii+iii)	1,21,040.93 (100.00)	1,31,841.85 (100.00)	10,800.92	8.92
i) Interest Expended	65,764.53 (54.33)	71,223.85 (54.02)	5,459.32	8.30
<i>of which:</i> Interest on Deposits	62,272.57	62,936.35	663.78	1.07
ii) Provisions and Contingencies	22,743.72 (18.79)	23,628.78 (17.92)	885.06	3.89
<i>of which:</i> Provision for NPAs	14189.10	5777.77	-8,411.33	-59.28
iii) Operating Expenses	32,532.68 (26.88)	36,989.22 (28.06)	4,456.54	13.70
<i>of which:</i> Wage Bill	22,581.23	24,742.61	2,161.38	9.57
C. Profit				
i) Operating Profit	39,290.10	39,413.18	123.08	0.31
ii) Net Profit	16,546.38	15,784.40	-761.98	-4.61
D. Net Interest Income/Margin	43,782.82	51,778.14	7,995.32	18.26
E. Total Assets	14,71,077.38	17,73,938.80	3,02,861.42	20.59

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