

Appendix Table III.15(D): Financial Performance of Public Sector 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)	1,37,587.31 (100.00)	1,41,060.57 (100.00)	3,473.26	2.52
i) Interest Income	1,09,547.35 (79.62)	1,17,690.55 (83.43)	8,143.20	7.43
<i>of which:</i> Interest on Advances	49,934.15	57,037.26	7,103.11	14.22
Income on Investments	53,207.89	53,986.86	778.97	1.46
ii) Other Income	28,039.96 (20.38)	23,370.02 (16.57)	-4,669.94	-16.65
<i>of which:</i> Commission and Brokerage	7,822.13	8,882.96	1,060.83	13.56
B. Expenditure (i+ii+iii)	1,21,040.93 (100.00)	1,25,890.67 (100.00)	4,849.74	4.01
i) Interest Expended	65,764.53 (54.33)	66,288.11 (52.66)	523.58	0.80
<i>of which:</i> Interest on Deposits	62,272.57	62,227.77	-44.80	-0.07
ii) Provisions and Contingencies	22,743.72 (18.79)	23,521.26 (18.68)	777.54	3.42
<i>of which:</i> Provision for NPAs	14,189.10	5,853.63	-8,335.47	-58.75
iii) Operating Expenses	32,532.68 (26.88)	36,081.30 (28.66)	3,548.62	10.91
<i>of which :</i> Wage Bill	22,581.23	24,443.93	1,862.70	8.25
C. Profit				
i) Operating Profit	39,290.10	38,691.16	-598.94	-1.52
ii) Net Profit	16,546.38	15,169.90	-1,376.48	-8.32
D. Net Interest Income/Margin	43,782.82	51,402.44	7,619.62	17.40
E. Total Assets	14,71,077.38	16,92,578.55	2,21,501.17	15.06

: 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.