

Appendix Table III.15(G): Financial Performance of Old Private Sector Banks

(Amount in Rs. crore)

Item	2003-04	2004-05	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	11,555.03	10,508.96	-1,046.07	-9.05
	(100.00)	(100.00)		
i) Interest Income	9,120.90	9,275.29	154.39	1.69
	(78.93)	(88.26)		
<i>of which:</i> Interest on Advances	4,890.85	5,435.78	544.93	11.14
Income on Investments	3,833.78	3,457.55	-376.23	-9.81
ii) Other Income	2,434.13	1,233.67	-1,200.46	-49.32
	(21.07)	(11.74)		
<i>of which:</i> Commission and Brokerage	518.22	555.94	37.72	7.28
B. Expenditure (i+ii+iii)	10,108.55	10,073.15	-35.40	-0.35
	(100.00)	(100.00)		
i) Interest Expended	5,981.88	5,672.84	-309.04	-5.17
	(59.18)	(56.32)		
<i>of which:</i> Interest on Deposits	5,668.46	5,382.51	-285.95	-5.04
ii) Provisions and Contingencies	1,745.18	1,803.13	57.95	3.32
	(17.26)	(17.90)		
<i>of which:</i> Provision for NPAs	821.66	465.62	-356.04	-43.33
iii) Operating Expenses	2,381.49	2,597.18	215.69	9.06
	(23.56)	(25.78)		
<i>of which:</i> Wage Bill	1,400.22	1,460.96	60.74	4.34
C. Profit				
i) Operating Profit	3,191.66	2,238.94	-952.72	-29.85
ii) Net Profit	1,446.48	435.81	-1,010.67	-69.87
D. Net Interest Income/Margin	3,139.02	3,602.45	463.43	14.76
E. Total Assets	1,20,723.75	1,33,494.06	12,770.31	10.58

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