

Appendix Table III.15(H): Financial Performance of New Private Sector Banks

(Amount in Rs. crore)

| Item                                      | 2003-04            | 2004-05            | Variation        |              |
|---|--------------------|--------------------|------------------|--------------|
|   |                    |                    | Absolute         | Percentage   |
| 1   | 2                  | 3                  | 4                | 5            |
| <b>A. Income (i+ii)</b>                   | <b>21,721.43</b>   | <b>22,099.23</b>   | <b>377.80</b>    | <b>1.74</b>  |
|   | <b>(100.00)</b>    | <b>(100.00)</b>    |                  |              |
| i) Interest Income                        | 16,541.52          | 16,990.13          | 448.61           | 2.71         |
|   | (76.15)            | (76.88)            |                  |              |
| <i>of which:</i> Interest on Advances     | 10,180.56          | 11,194.38          | 1,013.82         | 9.96         |
| Income on Investments                     | 5,511.87           | 4,989.65           | -522.22          | -9.47        |
| ii) Other Income                          | 5,179.91           | 5,109.10           | -70.81           | -1.37        |
|   | (23.85)            | (23.12)            |                  |              |
| <i>of which:</i> Commission and Brokerage | 1,865.04           | 3,072.52           | 1,207.48         | 64.74        |
| <b>B. Expenditure (i+ii+iii)</b>          | <b>19,686.42</b>   | <b>19,001.67</b>   | <b>-684.75</b>   | <b>-3.48</b> |
|   | <b>(100.00)</b>    | <b>(100.00)</b>    |                  |              |
| i) Interest Expended                      | 11,547.82          | 10,600.40          | -947.42          | -8.20        |
|   | (58.66)            | (55.79)            |                  |              |
| <i>of which:</i> Interest on Deposits     | 6,824.74           | 6,698.51           | -126.23          | -1.85        |
| ii) Provisions and Contingencies          | 3,097.92           | 2,337.08           | -760.84          | -24.56       |
|   | (15.74)            | (12.30)            |                  |              |
| <i>of which:</i> Provision for NPAs       | 1,532.80           | 279.80             | -1,253.00        | -81.75       |
| iii) Operating Expenses                   | 5,040.68           | 6,064.19           | 1,023.51         | 20.30        |
|   | (25.60)            | (31.91)            |                  |              |
| <i>of which:</i> Wage Bill                | 1,178.41           | 1,483.39           | 304.98           | 25.88        |
| <b>C. Profit</b>                          |                    |                    |                  |              |
| i) <b>Operating Profit</b>                | <b>5,132.93</b>    | <b>5,434.64</b>    | <b>301.71</b>    | <b>5.88</b>  |
| ii) <b>Net Profit</b>                     | <b>2,035.01</b>    | <b>3,097.56</b>    | <b>1,062.55</b>  | <b>52.21</b> |
| <b>D. Net Interest Income/Margin</b>      | <b>4,993.70</b>    | <b>6,389.73</b>    | <b>1,396.03</b>  | <b>27.96</b> |
| <b>E. Total Assets</b>                    | <b>2,46,575.75</b> | <b>2,94,421.45</b> | <b>47,845.70</b> | <b>19.40</b> |

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