

(Amount in Rs. crore)

Appendix Table III.14: Important Financial Indicators – Bank Group-wise (Continued)

Year	Operating Profit (3+11)	Net Profit (4-7)	Income (5+6)	Interest Income	Other Income	Expenditure (8+9+11)	Interest Expended	Operating Expenses of which: Wage Bill		Provisions and Contingencies	Spread (NII)
								Total			
1	2	3	4	5	6	7	8	9	10	11	12
Scheduled Commercial Banks											
2003-04	52,592.60 (2.66)	22,270.90 (1.13)	1,83,861.05 (9.31)	1,44,332.83 (7.31)	39,528.22 (2.00)	1,61,590.16 (8.18)	87,566.84 (4.43)	43,701.61 (2.21)	26,379.72 (1.34)	30,321.71 (1.54)	56,766.00 (2.87)
2004-05	51,023.22 (2.17)	20,958.18 (0.89)	1,90,235.72 (8.08)	1,55,801 (6.61)	34,434.72 (1.46)	1,69,277.53 (7.19)	89,079.15 (3.78)	50,133.34 (2.13)	29,479.16 (1.25)	30,065.04 (1.28)	66,721.84 (2.83)
2005-06	56,560.30 (2.03)	24,592.47 (0.88)	2,22,208.58 (7.97)	1,84,510.45 (6.62)	37,698.12 (1.35)	1,97,616.11 (7.09)	1,06,919.11 (3.84)	58,729.16 (2.11)	33,424.71 (1.20)	31,967.83 (1.15)	77,591.34 (2.78)
Public Sector Banks											
2003-04	39,290.06 (2.67)	16,546.36 (1.12)	1,37,587.30 (9.35)	1,09,548.08 (7.45)	28,039.22 (1.91)	1,21,040.94 (8.23)	65,764.54 (4.47)	32,532.70 (2.21)	22,605.66 (1.54)	22,743.71 (1.55)	43,783.54 (2.98)
2004-05	38,761.43 (2.18)	15,442.42 (0.87)	1,44,566.95 (8.15)	1,20,365.09 (6.79)	24,201.87 (1.36)	1,29,124.53 (7.28)	68,764.45 (3.88)	37,041.07 (2.09)	25,171.67 (1.42)	23,319.00 (1.31)	51,600.63 (2.91)
2005-06	39,142.14 (1.94)	16,538.66 (0.82)	1,60,946.11 (7.99)	1,37,614.11 (6.83)	23,332.00 (1.16)	1,44,407.45 (7.17)	80,272.30 (3.98)	41,531.67 (2.06)	27,378.16 (1.36)	22,603.48 (1.12)	57,341.80 (2.85)
Nationalised Banks											
2003-04	24,926.53 (2.70)	10,927.64 (1.19)	85,712.03 (9.30)	68,591.70 (7.44)	17,120.34 (1.86)	74,784.39 (8.11)	40,369.40 (4.38)	20,416.10 (2.21)	14,252.99 (1.55)	13,998.89 (1.52)	28,222.30 (3.06)
2004-05	23,121.24 (2.17)	9,459.31 (0.89)	87,752.53 (8.24)	73,657.91 (6.91)	14,094.62 (1.32)	78,293.22 (7.35)	41,454.51 (3.89)	23,176.78 (2.18)	15,971.59 (1.50)	13,661.93 (1.28)	32,203.40 (3.02)
2005-06	23,011.37 (1.86)	10,021.29 (0.81)	95,375.25 (7.73)	83,117.43 (6.73)	12,257.82 (0.99)	85,353.96 (6.91)	47,462.53 (3.84)	24,901.34 (2.02)	16,394.57 (1.33)	12,990.08 (1.05)	35,654.90 (2.89)
State Bank Group											
2003-04	14,363.53 (2.62)	5,618.71 (1.02)	51,875.26 (9.44)	40,956.38 (7.46)	10,918.88 (1.99)	46,256.55 (8.42)	25,395.14 (4.62)	12,116.59 (2.21)	8,352.68 (1.52)	8,744.81 (1.59)	15,561.24 (2.83)
2004-05	15,279.17 (2.44)	5,675.86 (0.91)	53,531.58 (8.54)	44,051.46 (7.02)	9,480.12 (1.51)	47,855.72 (7.63)	24,842.07 (3.96)	13,410.33 (2.14)	9,042.53 (1.44)	9,603.32 (1.53)	19,209.39 (3.06)
2005-06	15,329.90 (2.22)	5,956.48 (0.86)	58,909.69 (8.51)	49,115.96 (7.10)	9,793.73 (1.42)	52,953.21 (7.65)	27,808.94 (4.02)	15,770.84 (2.28)	10,665.09 (1.54)	9,373.42 (1.35)	21,307.01 (3.08)

Appendix Table III.14: Important Financial Indicators - Bank Group-wise (Concluded)

(Amount in Rs. crore)

Year	Operating Profit (3+11)	Net Profit (4-7)	Income (5+6)	Interest Income	Other Income	Expenditure (8+9+11)	Interest Expended	Operating Expenses		Provisions and Contingencies	Spread (NII)
								Total	of which: Wage Bill		
1	2	3	4	5	6	7	8	9	10	11	12
Other Public Sector Banks											
2004-05	361.01 (0.44)	307.26 (0.38)	3,282.85 (4.03)	2,655.72 (3.26)	627.12 (0.77)	2,975.59 (3.66)	2,467.87 (3.03)	453.96 (0.56)	157.55 (0.19)	53.76 (0.07)	187.85 (0.23)
2005-06	800.86 (0.90)	560.89 (0.63)	6,661.17 (7.52)	5,380.72 (6.08)	1,280.45 (1.45)	6,100.28 (6.89)	5,000.82 (5.65)	859.48 (0.97)	318.51 (0.36)	239.97 (0.27)	379.89 (0.43)
Old Private Sector Banks											
2003-04	3,195.94 (2.65)	1,446.49 (1.20)	11,551.34 (9.57)	9,120.38 (7.55)	2,430.96 (2.01)	10,104.85 (8.37)	5,981.85 (4.95)	2,373.54 (1.97)	1,395.99 (1.16)	1,749.46 (1.45)	3,138.53 (2.60)
2004-05	2,241.75 (1.68)	435.82 (0.33)	10,525.28 (7.89)	9,275.32 (6.95)	1,249.96 (0.94)	10,089.45 (7.56)	5,672.85 (4.25)	2,610.67 (1.96)	1,458.59 (1.09)	1,805.93 (1.35)	3,602.47 (2.70)
2005-06	2,368.97 (1.58)	876.36 (0.59)	11,728.7 (7.83)	10,359.04 (6.92)	1,369.66 (0.91)	10,852.33 (7.25)	6,236.43 (4.16)	3,123.30 (2.09)	1,763.06 (1.18)	1,492.61 (1.00)	4,122.61 (2.75)
New Private Sector Banks											
2003-04	5,121.08 (2.08)	2,035.00 (0.83)	21,710.36 (8.80)	16,529.77 (6.70)	5,180.59 (2.10)	19,675.36 (7.98)	11,548.18 (4.68)	5,041.09 (2.04)	1,178.41 (0.48)	3,086.09 (1.25)	4,981.59 (2.02)
2004-05	5,442.75 (1.85)	3,097.57 (1.05)	22,107.33 (7.51)	16,990.13 (5.77)	5,117.20 (1.74)	19,009.76 (6.46)	10,600.40 (3.60)	6,064.18 (2.06)	1,484.13 (0.50)	2,345.18 (0.80)	6,389.73 (2.17)
2005-06	8,388.25 (1.99)	4,108.85 (0.97)	32,098.64 (7.61)	24,301.45 (5.76)	7,797.19 (1.85)	27,989.79 (6.64)	15,260.88 (3.62)	8,449.51 (2.00)	2,306.59 (0.55)	4,279.40 (1.01)	9,040.57 (2.14)
Foreign Banks											
2003-04	4,985.51 (3.66)	2,243.06 (1.65)	13,012.06 (9.55)	9,134.61 (6.70)	3,877.45 (2.84)	10,769.00 (7.90)	4,272.27 (3.13)	3,754.28 (2.75)	1,199.66 (0.88)	2,742.46 (2.01)	4,862.34 (3.57)
2004-05	4,577.30 (2.98)	1,982.37 (1.29)	13,036.16 (8.49)	9,170.46 (5.97)	3,865.70 (2.52)	11,053.79 (7.19)	4,041.62 (2.63)	4,417.41 (2.88)	1,364.76 (0.89)	2,594.93 (1.69)	5,129.02 (3.34)
2005-06	6,660.94 (3.30)	3,068.60 (1.52)	17,435.13 (8.65)	12,235.85 (6.07)	5,199.28 (2.58)	14,366.53 (7.13)	5,149.50 (2.55)	5,624.69 (2.79)	1,976.90 (0.98)	3,592.34 (1.78)	7,086.35 (3.52)

Note : 1. The number of scheduled commercial banks in 2003-04, 2004-05 and 2005-06 were 90, 88 and 84, respectively.

2. The number of old private banks in 2003-04, 2004-05 and 2005-06 were 20, 20 and 19, respectively.

3. The number of new private banks in 2003-04, 2004-05 and 2005-06 were 10, 9 and 8, respectively.

4. The number of foreign banks in 2003-04, 2004-05 and 2005-06 were 33, 31 and 29, respectively.

5. Figures in brackets are percentages to total assets.

6. NII - Net Interest Income.

7. Scheduled commercial banks data for 2004-05 are as reported in the balance sheets for 2005-06 and hence may not tally with those reported in the Report on Trend and Progress of Banking in India, 2004-05, to the extent the figures of 2004-05 were revised by some banks.

Source : Balance sheets of respective banks.