

Appendix Table III.15(A): Financial Performance of Scheduled Commercial Banks

(Amount in Rs. crore)

Item	2004-05*	2005-06*	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	1,90,235.72 (100.00)	2,22,208.58 (100.00)	31,972.86	16.81
i) Interest Income	1,55,801.00 (81.90)	1,84,510.45 (83.03)	28,709.46	18.43
<i>of which:</i> Interest on Advances	81,408.28	1,08,681.61	27,273.33	33.50
Income on Investments	65,867.81	66,190.34	322.53	0.49
ii) Other Income	34,434.72 (18.10)	37,698.12 (16.97)	3,263.40	9.48
<i>of which:</i> Commission and Brokerage	14,793.82	18,358.87	3,565.05	24.10
B. Expenditure (i+ii+iii)	1,69,277.53 (100.00)	1,97,616.11 (100.00)	28,338.57	16.74
i) Interest Expended	89,079.15 (52.62)	1,06,919.11 (54.10)	17,839.96	20.03
<i>of which:</i> Interest on Deposits	77,254.72	89,460.61	12,205.89	15.80
ii) Provisions and Contingencies	30,065.04 (17.76)	31,967.83 (16.18)	1,902.79	6.33
<i>of which:</i> Provision for NPAs	59.78	40.95	-18.83	-31.50
iii) Operating Expenses	50,133.34 (29.62)	58,729.16 (29.72)	8,595.82	17.15
<i>of which :</i> Wage Bill	29,479.16	33,424.71	3,945.55	13.38
C. Profit				
i) Operating Profit	51,023.22	56,560.30	5,537.07	10.85
ii) Net Profit	20,958.18	24,592.47	3,634.29	17.34
D. Net Interest Income/Margin	66,721.84	77,591.34	10,869.50	16.29
E. Total Assets	23,55,509.27	27,87,891.62	4,32,382.35	18.36

* : Includes IDBI Ltd.

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

Source : Balance sheets of respective banks.