

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

(Amount in Rs. crore)

Item	2004-05	2005-06	Variation	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>22,107.33</b> <b>(100.00)</b>	<b>32,098.64</b> <b>(100.00)</b>	<b>9,991.31</b>	<b>45.19</b>
i) Interest Income	16,990.13 (76.85)	24,301.45 (75.71)	7,311.33	43.03
<i>of which:</i> Interest on Advances	11,203.57	16,199.23	4,995.67	44.59
Income on Investments	5,068.78	7,379.11	2,310.33	45.58
ii) Other Income	5,117.20 (23.15)	7,797.19 (24.29)	2,679.99	52.37
<i>of which:</i> Commission and Brokerage	3,072.51	5,014.08	1,941.57	63.19
<b>B. Expenditure (i+ii+iii)</b>	<b>19,009.76</b> <b>(100.00)</b>	<b>27,989.79</b> <b>(100.00)</b>	<b>8,980.03</b>	<b>47.24</b>
i) Interest Expended	10,600.40 (55.76)	15,260.88 (54.52)	4,660.48	43.97
<i>of which:</i> Interest on Deposits	6,698.71	10,637.63	3,938.92	58.80
ii) Provisions and Contingencies	2,345.18 (12.34)	4,279.40 (15.29)	1,934.22	82.48
<i>of which:</i> Provision for NPAs	460.22	157.75	-302.47	-65.72
iii) Operating Expenses	6,064.18 (31.90)	8,449.51 (30.19)	2,385.33	39.33
<i>of which :</i> Wage Bill	1,484.13	2,306.59	822.46	55.42
<b>C. Profit</b>				
i) <b>Operating Profit</b>	<b>5,442.75</b>	<b>8,388.25</b>	<b>2,945.50</b>	<b>54.12</b>
ii) <b>Net Profit</b>	<b>3,097.57</b>	<b>4,108.85</b>	<b>1,011.28</b>	<b>32.65</b>
<b>D. Net Interest Income/Margin</b>	<b>6,389.73</b>	<b>9,040.57</b>	<b>2,650.85</b>	<b>41.49</b>
<b>E. Total Assets</b>	<b>2,94,421.45</b>	<b>4,21,658.56</b>	<b>1,27,237.11</b>	<b>43.22</b>

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

**Source :** Balance sheets of respective banks.