

Appendix Table III.17(A): Financial Performance of Scheduled Commercial Banks*

(Amount in Rs. crore)

Item	2005-06	2006-07	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	2,20,755.70 (100.00)	2,76,200.60 (100.00)	55,444.90	25.12
i) Interest Income	1,85,387.90 (83.98)	2,37,271.14 (85.91)	51,883.24	27.99
<i>of which:</i> Interest on Advances	1,09,189.98	1,56,246.35	47,056.38	43.10
Income on Investments	66,368.16	69,596.82	3,228.66	4.86
ii) Other Income	35,367.80 (16.02)	38,929.46 (14.09)	3,561.66	10.07
<i>of which:</i> Commission & Brokerage	18,640.91	24,207.50	5,566.59	29.86
B. Expenditure (i+ii+iii)	1,96,173.93 (100.00)	2,44,997.99 (100.00)	48,824.06	24.89
i) Interest Expended	1,07,161.17 (54.63)	1,43,965.41 (58.76)	36,804.23	34.34
<i>of which:</i> Interest on Deposits	89,742.03	1,20,261.08	30,519.04	34.01
ii) Provisions and Contingencies	29,811.94 (15.20)	34,713.95 (14.17)	4,902.01	16.44
<i>of which:</i> Provision for NPAs	48.50	100.26	51.76	106.73
iii) Operating Expenses	59,200.81 (30.18)	66,318.63 (27.07)	7,117.82	12.02
<i>of which:</i> Wage Bill	33,460.72	36,160.14	2,699.42	8.07
C. Profit				
i) Operating Profit	54,393.72	65,916.56	11,522.85	21.18
ii) Net Profit	24,581.77	31,202.61	6,620.84	26.93
D. Net Interest Income/Margin	78,226.73	93,305.73	15,079.00	19.28
E. Total Assets	27,85,863.27	34,63,406.41	6,77,543.13	24.32

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

Source : Balance sheets of respective banks.