

Appendix Table III.17(F): Financial Performance of New Private Sector Banks

(Amount in Rs. crore)

Item	2005-06	2006-07	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	31,721.02 (100.00)	49,176.94 (100.00)	17,455.92	55.03
i) Interest Income	24,850.58 (78.34)	39,501.13 (80.32)	14,650.56	58.95
<i>of which:</i> Interest on Advances	16,701.17	26,813.41	10,112.24	60.55
Income on Investments	7,406.60	11,216.22	3,809.62	51.44
ii) Other Income	6,870.44 (21.66)	9,675.80 (19.68)	2,805.37	40.83
<i>of which:</i> Commission & Brokerage	5,014.08	7,187.99	2,173.91	43.36
B. Expenditure (i+ii+iii)	27,612.17 (100.00)	43,833.54 (100.00)	16,221.38	58.75
i) Interest Expended	15,260.73 (55.27)	25,801.93 (58.86)	10,541.21	69.07
<i>of which:</i> Interest on Deposits	10,637.63	19,594.46	8,956.83	84.20
ii) Provisions and Contingencies	3,402.03 (12.32)	5,677.88 (12.95)	2,275.85	66.90
<i>of which:</i> Provision for NPAs	205.72	4,203.02	3,997.30	1,943.06
iii) Operating Expenses	8,949.41 (32.41)	12,353.72 (28.18)	3,404.32	38.04
<i>of which:</i> Wage Bill	2,310.45	3,572.18	1,261.73	54.61
C. Profit				
i) Operating Profit	7,510.89	11,021.28	3,510.40	46.74
ii) Net Profit	4,108.85	5,343.40	1,234.55	30.05
D. Net Interest Income/Margin	9,589.85	13,699.20	4,109.35	42.85
E. Total Assets	4,21,658.97	5,84,842.08	163,183.11	38.70

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

Source : Balance sheets of respective banks.