

Appendix Table III. 16: Important Financial Indicators - Bank Group-wise (Continued)

Year	(Amount in Rs. crore)										
	Operating Profit (3+11)	Net Profit (4-7)	Income (5+6)	Interest Income	Other Income	Expenditure (8+9+11)	Interest Expended	Operating Expenses Total	of which: Wage Bill	Provisions and Contin-gencies	Spread (NII)
1	2	3	4	5	6	7	8	9	10	11	12
Scheduled Commercial Banks											
2005-06	54,393.72 (1.95)	24,581.77 (0.88)	2,20,755.70 (7.92)	1,85,387.90 (6.65)	35,367.80 (1.27)	1,96,173.93 (7.04)	1,07,161.17 (3.85)	59,200.81 (2.13)	33,460.72 (1.20)	29,811.94 (1.07)	78,226.73 (2.81)
2006-07	65,977.19 (1.91)	31,202.61 (0.90)	2,74,716.32 (7.94)	2,31,675.28 (6.70)	43,041.04 (1.24)	2,43,513.71 (7.04)	1,42,419.87 (4.12)	66,319.26 (1.92)	36,148.19 (1.04)	34,774.58 (1.01)	89,255.42 (2.58)
2007-08	83,664.88 (1.93)	42,725.86 (0.99)	3,68,885.74 (8.53)	3,09,570.26 (7.16)	59,315.48 (1.37)	3,26,159.88 (7.54)	2,08,000.75 (4.81)	77,220.11 (1.78)	39,805.96 (0.92)	40,939.02 (0.95)	1,01,569.51 (2.35)
Public Sector Banks											
2005-06	37,967.21 (1.88)	16,538.66 (0.82)	1,59,779.73 (7.93)	1,37,874.45 (6.84)	21,905.28 (1.09)	1,43,241.08 (7.11)	80,504.22 (4.00)	41,308.30 (2.05)	27,378.16 (1.36)	21,428.55 (1.06)	57,370.23 (2.85)
2006-07	42,654.92 (1.75)	20,152.18 (0.83)	1,87,869.34 (7.70)	1,64,184.92 (6.73)	23,684.42 (0.97)	1,67,717.16 (6.87)	1,01,959.90 (4.18)	43,254.52 (1.77)	27,802.87 (1.14)	22,502.74 (0.92)	62,225.02 (2.55)
2007-08	50,440.51 (1.67)	26,591.73 (0.88)	2,45,940.50 (8.14)	2,14,024.76 (7.08)	31,915.74 (1.06)	2,19,348.78 (7.26)	1,48,902.15 (4.93)	46,597.85 (1.54)	28,562.30 (0.95)	23,848.79 (0.79)	65,122.61 (2.15)
Nationalised Banks											
2005-06	22,139.88 (1.79)	10,021.29 (0.81)	94,292.03 (7.64)	83,193.13 (6.74)	11,098.90 (0.90)	84,270.75 (6.83)	47,463.29 (3.84)	24,688.87 (2.00)	16,394.57 (1.33)	12,118.59 (0.98)	35,729.84 (2.89)
2006-07	27,456.37 (1.79)	12,949.84 (0.85)	1,17,611.58 (7.68)	1,04,374.66 (6.82)	13,236.92 (0.86)	1,04,661.75 (6.84)	63,665.91 (4.16)	26,489.30 (1.73)	17,049.80 (1.11)	14,506.54 (0.95)	40,708.75 (2.66)
2007-08	31,663.48 (1.68)	16,856.47 (0.90)	1,54,038.75 (8.19)	1,35,576.21 (7.21)	18,462.53 (0.98)	1,37,182.28 (7.30)	93,728.91 (4.98)	28,646.36 (1.52)	17,883.47 (0.95)	14,807.01 (0.79)	41,847.30 (2.23)
State Bank Group											
2005-06	15,026.47 (2.17)	5,956.48 (0.86)	58,826.53 (8.50)	49,300.60 (7.13)	9,525.93 (1.38)	52,870.05 (7.64)	28,040.10 (4.05)	15,759.95 (2.28)	10,665.09 (1.54)	9,069.99 (1.31)	21,260.50 (3.07)
2006-07	14,291.90 (1.77)	6,572.04 (0.82)	62,885.16 (7.80)	53,464.84 (6.64)	9,420.32 (1.17)	56,313.12 (6.99)	32,606.50 (4.05)	15,986.75 (1.98)	10,470.18 (1.30)	7,719.86 (0.96)	20,858.34 (2.59)
2007-08	17,443.92 (1.73)	9,005.80 (0.89)	82,245.45 (8.13)	70,427.71 (6.96)	11,817.74 (1.17)	73,239.65 (7.24)	47,808.82 (4.73)	16,992.71 (1.68)	10,294.23 (1.02)	8,438.12 (0.83)	22,618.88 (2.24)

Appendix Table III. 16: Important Financial Indicators - Bank Group-wise (Concluded)

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 Contin- gencies	Spread (NIL)
								Total	of which: Wage Bill		
1	2	3	4	5	6	7	8	9	10	11	12
Other Public Sector Banks											
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)
2006-07	906.65 (0.87)	630.31 (0.61)	7,372.60 (7.10)	6,345.42 (6.11)	1,027.18 (0.99)	6,742.29 (6.49)	5,687.49 (5.48)	778.47 (0.75)	282.90 (0.27)	276.34 (0.27)	657.93 (0.63)
2007-08	1,333.11 (1.02)	729.46 (0.56)	9,656.31 (7.39)	8,020.84 (6.14)	1,635.47 (1.25)	8,926.85 (6.83)	7,364.41 (5.63)	958.78 (0.73)	384.61 (0.29)	603.66 (0.46)	656.43 (0.50)
Old Private Sector Banks											
2005-06	2,257.18 (1.51)	865.66 (0.58)	11,592.88 (7.73)	10,372.05 (6.92)	1,220.83 (0.81)	10,727.22 (7.15)	6,246.73 (4.17)	3,088.97 (2.06)	1,766.94 (1.18)	1,391.52 (0.93)	4,125.32 (2.75)
2006-07	3,020.64 (1.88)	1,121.87 (0.70)	13,042.31 (8.12)	11,474.07 (7.15)	1,568.23 (0.98)	11,920.44 (7.42)	7,054.55 (4.39)	2,967.12 (1.85)	1,692.75 (1.05)	1,898.78 (1.18)	4,419.53 (2.75)
2007-08	3,604.78 (1.85)	1,977.64 (1.02)	16,798.57 (8.63)	14,694.15 (7.55)	2,104.42 (1.08)	14,820.93 (7.62)	9,959.87 (5.12)	3,233.93 (1.66)	1,803.04 (0.93)	1,627.14 (0.84)	4,734.29 (2.43)
New Private Sector Banks											
2005-06	7,510.89 (1.78)	4,108.85 (0.97)	31,721.02 (7.52)	24,850.58 (5.89)	6,870.44 (1.63)	27,612.17 (6.55)	15,260.73 (3.62)	8,949.41 (2.12)	2,310.45 (0.55)	3,402.03 (0.81)	9,589.85 (2.27)
2006-07	10,682.16 (1.83)	5,343.40 (0.91)	48,837.10 (8.35)	38,092.46 (6.51)	10,744.64 (1.84)	43,493.70 (7.44)	25,801.93 (4.41)	12,353.01 (2.11)	3,571.46 (0.61)	5,338.76 (0.91)	12,290.53 (2.10)
2007-08	15,631.63 (2.10)	7,544.26 (1.01)	71,199.92 (9.55)	56,434.66 (7.57)	14,765.26 (1.98)	63,655.66 (8.54)	38,534.87 (5.17)	17,033.41 (2.28)	5,310.00 (0.71)	8,087.38 (1.08)	17,899.79 (2.40)
Foreign Banks											
2005-06	6,658.44 (3.34)	3,068.60 (1.54)	17,662.07 (8.86)	12,290.82 (6.17)	5,371.25 (2.69)	14,593.47 (7.32)	5,149.50 (2.58)	5,854.13 (2.94)	2,005.17 (1.01)	3,589.84 (1.80)	7,141.33 (3.58)
2006-07	9,619.47 (3.51)	4,585.16 (1.67)	24,967.57 (9.10)	17,923.83 (6.53)	7,043.74 (2.57)	20,382.41 (7.43)	7,603.49 (2.77)	7,744.62 (2.82)	3,081.11 (1.12)	5,034.31 (1.83)	10,320.34 (3.76)
2007-08	13,987.96 (3.84)	6,612.24 (1.82)	34,946.76 (9.60)	24,416.69 (6.71)	10,530.06 (2.89)	28,334.52 (7.78)	10,603.88 (2.91)	10,354.93 (2.84)	4,130.62 (1.13)	7,375.72 (2.03)	13,812.82 (3.79)

Note : 1. The number of scheduled commercial banks in 2005-06, 2006-07 and 2007-08 were 85, 82 and 79 respectively.

2. The number of old private banks in 2005-06, 2006-07 and 2007-08 were 20, 17 and 15, respectively.

3. The number of new private banks in 2005-06, 2006-07 and 2007-08 were 8 in each year.

4. The number of foreign banks in 2005-06, 2006-07 and 2007-08 were 29, 29 and 28, respectively.

5. Figures in parentheses are percentages to total assets.

6. Nil - Net Interest Income.

7. Scheduled commercial banks data for 2006-07 are as reported in the balance sheets for 2007-08 and hence may not tally with those reported in the Report on Trend and Progress of Banking in India, 2006-07, to the extent the figures of 2006-07 were revised by some banks.

Source : Balance sheets of respective banks.