

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

(Amount in Rs. crore)

Item	2006-07	2007-08	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	2,74,716.32 (100.00)	3,68,885.74 (100.00)	94,169.42	34.28
i) Interest Income	2,31,675.28 (84.33)	3,09,570.26 (83.92)	77,894.98	33.62
<i>of which:</i> Interest on Advances	1,56,249.84	2,21,151.93	64,902.09	41.54
Income on Investments	65,294.93	79,050.61	13,755.68	21.07
ii) Other Income	43,041.04 (15.67)	59,315.48 (16.08)	16,274.45	37.81
<i>of which:</i> Commission & Brokerage	24,369.31	30,901.16	6,531.85	26.80
B. Expenditure (i+ii+iii)	2,43,513.71 (100.00)	3,26,159.88 (100.00)	82,646.17	33.94
i) Interest Expended	1,42,419.87 (58.49)	2,08,000.75 (63.77)	65,580.89	46.05
<i>of which:</i> Interest on Deposits	1,19,862.97	1,79,661.96	59,798.99	49.89
ii) Provisions and Contingencies	34,774.58 (14.28)	40,939.02 (12.55)	6,164.44	17.73
<i>of which:</i> Provision for NPAs	80.82	103.79	22.97	28.43
iii) Operating Expenses	66,319.26 (27.23)	77,220.11 (23.68)	10,900.85	16.44
<i>of which :</i> Wage Bill	36,148.19	39,805.96	3,657.78	10.12
C. Profit				
i) Operating Profit	65,977.19	83,664.88	17,687.69	26.81
ii) Net Profit	31,202.61	42,725.86	11,523.25	36.93
D. Net Interest Income/Margin	89,255.42	1,01,569.51	12,314.09	13.80
E. Total Assets	34,59,961.85	43,26,486.37	8,66,524.52	25.04

Note : Figures in parentheses are percentage shares to the respective total.**Source** : Balance sheets of respective banks.