

Appendix Table III.17(B): Financial Performance of Public Sector Banks*

(Amount in Rs. crore)

Item	2006-07	2007-08	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	1,87,869.34 (100.00)	2,45,940.50 (100.00)	58,071.16	30.91
i) Interest Income	1,64,184.92 (87.39)	2,14,024.76 (87.02)	49,839.84	30.36
<i>of which:</i> Interest on Advances	1,10,543.30	1,54,080.70	43,537.40	39.38
Income on Investments	47,117.69	54,089.23	6,971.54	14.80
ii) Other Income	23,684.42 (12.61)	31,915.74 (12.98)	8,231.32	34.75
<i>of which:</i> Commission & Brokerage	12,534.47	14,999.49	2,465.02	19.67
B. Expenditure (i+ii+iii)	1,67,717.16 (100.00)	2,19,348.78 (100.00)	51,631.62	30.78
i) Interest Expended	1,01,959.90 (60.79)	1,48,902.15 (67.88)	46,942.24	46.04
<i>of which:</i> Interest on Deposits	88,796.23	1,32,717.91	43,921.68	49.46
ii) Provisions and Contingencies	22,502.74 (13.42)	23,848.79 (10.87)	1,346.05	5.98
<i>of which:</i> Provision for NPAs	62.93	78.93	16.00	25.43
iii) Operating Expenses	43,254.52 (25.79)	46,597.85 (21.24)	3,343.33	7.73
<i>of which :</i> Wage Bill	27,802.87	28,562.30	759.43	2.73
C. Profit				
i) Operating Profit	42,654.92	50,440.51	7,785.59	18.25
ii) Net Profit	20,152.18	26,591.73	6,439.54	31.95
D. Net Interest Income/Margin	62,225.02	65,122.61	2,897.60	4.66
E. Total Assets	24,40,165.92	30,22,237.21	5,82,071.29	23.85

* : Includes IDBI Bank Ltd.

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