

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

(Amount in Rs. crore)

Item	2006-07	2007-08	Variation	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>48,837.10</b> <b>(100.00)</b>	<b>71,199.92</b> <b>(100.00)</b>	<b>22,362.81</b>	<b>45.79</b>
i) Interest Income	38,092.46 (78.00)	56,434.66 (79.26)	18,342.19	48.15
<i>of which:</i> Interest on Advances	26,813.41	40,653.84	13,840.42	51.62
Income on Investments	9,807.55	14,460.33	4,652.78	47.44
ii) Other Income	10,744.64 (22.00)	14,765.26 (20.74)	4,020.62	37.42
<i>of which:</i> Commission & Brokerage	7,187.99	9,720.85	2,532.86	35.24
<b>B. Expenditure (i+ii+iii)</b>	<b>43,493.70</b> <b>(100.00)</b>	<b>63,655.66</b> <b>(100.00)</b>	<b>20,161.95</b>	<b>46.36</b>
i) Interest Expended	25,801.93 (59.32)	38,534.87 (60.54)	12,732.93	49.35
<i>of which:</i> Interest on Deposits	19,594.46	30,191.09	10,596.64	54.08
ii) Provisions and Contingencies	5,338.76 (12.27)	8,087.38 (12.70)	2,748.61	51.48
<i>of which:</i> Provision for NPAs	984.14	1,443.55	459.41	46.68
iii) Operating Expenses	12,353.01 (28.40)	17,033.41 (26.76)	4,680.41	37.89
<i>of which :</i> Wage Bill	3,571.46	5,310.00	1,738.54	48.68
<b>C. Profit</b>				
<b>i) Operating Profit</b>	<b>10,682.16</b>	<b>15,631.63</b>	<b>4,949.48</b>	<b>46.33</b>
<b>ii) Net Profit</b>	<b>5,343.40</b>	<b>7,544.26</b>	<b>2,200.86</b>	<b>41.19</b>
<b>D. Net Interest Income/Margin</b>	<b>12,290.53</b>	<b>17,899.79</b>	<b>5,609.26</b>	<b>45.64</b>
<b>E. Total Assets</b>	<b>5,84,841.87</b>	<b>7,45,594.49</b>	<b>1,60,752.61</b>	<b>27.49</b>

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

**Source** : Balance sheets of respective banks.