

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

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 Contingencies	Spread (NI)
								Total	Of which: Wage Bill		
1	2	3	4	5	6	7	8	9	10	11	12
Scheduled Commercial Banks											
2006-07	65,977 (1.9)	31,203 (0.9)	2,74,716 (7.9)	231,675 (6.7)	43,041 (1.2)	243,514 (7.0)	142,420 (4.1)	66,319 (1.9)	36,148 (1.0)	34,775 (1.0)	89,255 (2.6)
2007-08	83,590 (1.9)	42,726 (1.0)	368,873 (8.5)	308,482 (7.1)	60,391 (1.4)	326,147 (7.5)	208,001 (4.8)	77,283 (1.8)	39,954 (0.9)	40,864 (0.9)	100,481 (2.3)
2008-09	111,349 (2.1)	52,771 (1.0)	463,837 (8.9)	388,816 (7.4)	75,021 (1.4)	411,066 (7.8)	263,221 (5.0)	89,268 (1.7)	47,660 (0.9)	58,578 (1.1)	125,596 (2.4)
Public Sector Banks											
2006-07	42,655 (1.8)	20,152 (0.8)	187,869 (7.7)	164,185 (6.7)	23,684 (1.0)	167,717 (6.9)	101,960 (4.2)	43,255 (1.8)	27,803 (1.1)	22,503 (0.9)	62,225 (2.6)
2007-08	50,307 (1.7)	26,592 (0.9)	245,872 (8.1)	213,075 (7.1)	32,797 (1.1)	219,280 (7.3)	148,902 (4.9)	46,663 (1.5)	28,660 (1.0)	23,715 (0.8)	64,172 (2.1)
2008-09	66,972 (1.8)	34,394 (0.9)	315,608 (8.4)	273,428 (7.3)	42,180 (1.1)	281,215 (7.5)	193,447 (5.1)	55,190 (1.5)	34,250 (0.9)	32,578 (0.9)	79,981 (2.1)
Nationalised Banks											
2006-07	27,456 (1.8)	12,950 (0.9)	117,612 (7.7)	104,375 (6.8)	13,237 (0.9)	104,662 (6.8)	63,666 (4.2)	26,489 (1.7)	17,050 (1.1)	14,507 (1.0)	40,709 (2.7)
2007-08	31,563 (1.7)	16,856 (0.9)	154,004 (8.2)	134,606 (7.2)	19,398 (1.0)	137,147 (7.3)	93,729 (5.0)	28,711 (1.5)	17,983 (1.0)	14,707 (0.8)	40,877 (2.2)
2008-09	42,184 (1.8)	21,639 (0.9)	197,318 (8.5)	172,601 (7.5)	24,718 (1.1)	175,679 (7.6)	121,371 (5.2)	33,764 (1.5)	21,350 (0.9)	20,544 (0.9)	51,230 (2.2)
State Bank Group											
2006-07	14,292 (1.8)	6,572 (0.8)	62,885 (7.8)	53,465 (6.6)	9,420 (1.2)	56,313 (7.0)	32,607 (4.1)	15,987 (2.0)	10,470 (1.3)	7,720 (1.0)	20,858 (2.6)
2007-08	17,444 (1.7)	9,006 (0.9)	82,245 (8.1)	70,428 (7.0)	11,818 (1.2)	73,240 (7.2)	47,809 (4.7)	16,993 (1.7)	10,294 (1.0)	8,438 (0.8)	22,619 (2.2)
2008-09	23,410 (1.8)	11,896 (0.9)	105,268 (8.2)	89,196 (7.0)	16,073 (1.3)	93,373 (7.3)	61,770 (4.8)	20,088 (1.6)	12,331 (1.0)	11,515 (0.9)	27,425 (2.1)

(Amount in Rs. crore)

Appendix Table IV.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 Total	Of which: Wage Bill	Provisions and Contingencies	Spread (NII)
Other Public Sector Banks											
2006-07	907 (0.9)	630 (0.6)	7,373 (7.1)	6,345 (6.1)	1,027 (1.0)	6,742 (6.5)	5,687 (5.5)	778 (0.8)	283 (0.3)	276 (0.3)	658 (0.6)
2007-08	1,299 (1.0)	729 (0.6)	9,623 (7.4)	8,041 (6.2)	1,582 (1.2)	8,893 (6.8)	7,364 (5.6)	959 (0.7)	382 (0.3)	570 (0.4)	676 (0.5)
2008-09	1,378 (0.8)	859 (0.5)	13,022 (7.6)	11,632 (6.8)	1,390 (0.8)	12,163 (7.1)	10,306 (6.0)	1,338 (0.8)	569 (0.3)	519 (0.3)	1,326 (0.8)
Old Private Sector Banks											
2006-07	3,021 (1.9)	1,122 (0.7)	13,042 (8.1)	11,474 (7.2)	1,568 (1.0)	11,920 (7.4)	7,055 (4.4)	2,967 (1.9)	1,693 (1.1)	1,899 (1.2)	4,420 (2.8)
2007-08	3,604 (1.9)	1,978 (1.0)	16,798 (8.6)	14,614 (7.5)	2,184 (1.1)	14,821 (7.6)	9,960 (5.1)	3,235 (1.7)	1,804 (0.9)	1,626 (0.8)	4,654 (2.4)
2008-09	4,799 (2.1)	2,409 (1.0)	21,572 (9.3)	18,783 (8.1)	2,789 (1.2)	19,163 (8.3)	12,834 (5.5)	3,939 (1.7)	2,225 (1.0)	2,390 (1.0)	5,949 (2.6)
New Private Sector Banks											
2006-07	10,682 (1.8)	5,343 (0.9)	48,837 (8.4)	38,092 (6.5)	10,745 (1.8)	43,494 (7.4)	25,802 (4.4)	12,353 (2.1)	3,571 (0.6)	5,339 (0.9)	12,291 (2.1)
2007-08	15,632 (2.1)	7,544 (1.0)	71,199 (9.6)	56,377 (7.6)	14,822 (2.0)	63,655 (8.5)	38,535 (5.2)	17,032 (2.3)	5,310 (0.7)	8,087 (1.1)	17,842 (2.4)
2008-09	19,480 (2.5)	8,459 (1.1)	81,444 (10.2)	66,283 (8.3)	15,160 (1.9)	72,985 (9.2)	44,123 (5.6)	17,840 (2.2)	6,301 (0.8)	11,022 (1.4)	22,160 (2.8)
Foreign Banks											
2006-07	9,619 (3.5)	4,585 (1.7)	24,968 (9.1)	17,924 (6.5)	7,044 (2.6)	20,382 (7.4)	7,603 (2.8)	7,745 (2.8)	3,081 (1.1)	5,034 (1.8)	10,320 (3.8)
2007-08	14,047 (3.9)	6,612 (1.8)	35,004 (9.6)	24,417 (6.7)	10,588 (2.9)	28,392 (7.8)	10,604 (2.9)	10,353 (2.8)	4,180 (1.2)	7,435 (2.0)	13,813 (3.8)
2008-09	20,098 (4.5)	7,510 (1.7)	45,213 (10.1)	30,322 (6.8)	14,891 (3.3)	37,703 (8.4)	12,817 (2.9)	12,299 (2.8)	4,884 (1.1)	12,588 (2.8)	17,506 (3.9)

Note : 1. The number of scheduled commercial banks in 2006-07, 2007-08 and 2008-09 were 82, 79 and 80, respectively.

2. The number of old private banks in 2006-07, 2007-08 and 2008-09 were 17, 15 and 15, respectively.

3. The number of new private banks in 2006-07, 2007-08 and 2008-09 were 8, 8 and 7, respectively.

4. The number of foreign banks in 2006-07, 2007-08 and 2008-09 were 29, 28 and 31, respectively.

5. Figures in parentheses are percentages to total assets.

6. NII – Net Interest Income.

7. Scheduled commercial banks data for 2007-08 are as reported in the balance sheets for 2008-09 and hence may not tally with those reported in the Report on Trend and Progress of Banking in India, 2007-08, to the extent the figures of 2007-08 were revised by some banks.

Source : Balance sheets of respective banks.