

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

(Amount in Rs. crore)

Item	2007-08	2008-09	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ ii)	3,68,873 (100.0)	4,63,837 (100.0)	94,964	25.8
i) Interest Income	3,08,482 (83.6)	3,88,816 (83.8)	80,334	26.0
<i>of which:</i> Interest on Advances	2,21,171	2,87,678	66,507	30.1
Income on Investments	77,952	92,096	14,144	18.1
ii) Other Income	60,391 (16.4)	75,021 (16.2)	14,630	24.2
<i>of which:</i> Commission & Brokerage	30,735	37,061	6,326	20.6
B. Expenditure (i+ ii+ iii)	3,26,147 (100.0)	4,11,066 (100.0)	84,918	26.0
i) Interest Expended	2,08,001 (63.8)	2,63,221 (64.0)	55,219	26.6
<i>of which:</i> Interest on Deposits	1,79,559	2,30,189	50,630	28.2
ii) Provisions and Contingencies	40,864 (12.5)	58,578 (14.3)	17,714	43.4
<i>of which:</i> Provision for NPAs	134	192	58	43.0
iii) Operating Expenses	77,283 (23.7)	89,268 (21.7)	11,985	15.5
<i>of which :</i> Wage Bill	39,954	47,660	7,705	19.3
C. Profit				
i) Operating Profit	83,590	1,11,349	27,759	33.2
ii) Net Profit	42,726	52,771	10,046	23.5
D. Net Interest Income/Margin	1,00,481	1,25,596	25,114	25.0
E. Total Assets	43,26,166	52,41,331	9,15,165	21.2

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