

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

(Amount in Rs. crore)

Item	2007-08	2008-09	Variation	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>2,45,872</b> <b>(100.00)</b>	<b>3,15,608</b> <b>(100.00)</b>	<b>69,737</b>	<b>28.4</b>
i) Interest Income	2,13,075 (86.7)	2,73,428 (86.6)	60,353	28.3
<i>of which:</i> Interest on Advances	1,54,101	2,04,709	50,609	32.8
Income on Investments	53,119	63,080	9,961	18.8
ii) Other Income	32,797 (13.3)	42,180 (13.4)	9,383	28.6
<i>of which:</i> Commission & Brokerage	14,799	18,475	3,675	24.8
<b>B. Expenditure (i+ii+iii)</b>	<b>2,19,280</b> <b>(100.00)</b>	<b>2,81,215</b> <b>(100.00)</b>	<b>61,935</b>	<b>28.2</b>
i) Interest Expended	1,48,902 (67.9)	1,93,447 (68.8)	44,545	29.9
<i>of which:</i> Interest on Deposits	1,32,718	1,74,313	41,595	31.3
ii) Provisions and Contingencies	23,715 (10.8)	32,578 (11.6)	8,863	37.4
<i>of which:</i> Provision for NPAs	80	93	12	15.5
iii) Operating Expenses	46,663 (21.3)	55,190 (19.6)	8,527	18.3
<i>of which:</i> Wage Bill	28,660	34,250	5,590	19.5
<b>C. Profit</b>				
i) Operating Profit	<b>50,307</b>	<b>66,972</b>	<b>16,665</b>	<b>33.1</b>
ii) Net Profit	<b>26,592</b>	<b>34,394</b>	<b>7,802</b>	<b>29.3</b>
<b>D. Net Interest Income/Margin</b>	<b>64,172</b>	<b>79,981</b>	<b>15,809</b>	<b>24.6</b>
<b>E. Total Assets</b>	<b>30,21,924</b>	<b>37,66,716</b>	<b>7,44,793</b>	<b>24.7</b>

\* : Includes IDBI Bank Ltd.

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