

Appendix Table IV.17(C): Financial Performance of Nationalised 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>1,54,004 (100.0)</b>	<b>1,97,318 (100.0)</b>	<b>43,315</b>	<b>28.1</b>
i) Interest Income	1,34,606 (87.4)	1,72,601 (87.5)	37,995	28.2
<i>of which:</i> Interest on Advances	96,218	1,29,550	33,333	34.6
Income on Investments	34,832	39,966	5,133	14.7
Interest on Recapitalisation Bonds	473	-	-473	-100.0
ii) Other Income	19,398 (12.6)	24,718 (12.5)	5,320	27.4
<i>of which:</i> Commission & Brokerage	6,525	8,011	1,486	22.8
<b>B. Expenditure (i+ii+iii)</b>	<b>1,37,147 (100.0)</b>	<b>1,75,679 (100.0)</b>	<b>38,532</b>	<b>28.1</b>
i) Interest Expended	93,729 (68.3)	1,21,371 (69.1)	27,642	29.5
<i>of which:</i> Interest on Deposits	87,329	1,12,731	25,402	29.1
ii) Provisions and Contingencies	14,707 (10.7)	20,544 (11.7)	5,837	39.7
<i>of which:</i> Provision for NPAs	5,512	6,182	670	12.2
iii) Operating Expenses	28,711 (20.9)	33,764 (19.2)	5,053	17.6
<i>of which :</i> Wage Bill	17,983	21,350	3,366	18.7
<b>C. Profit</b>				
i) Operating Profit	<b>31,563</b>	<b>42,184</b>	<b>10,620</b>	<b>33.7</b>
ii) Net Profit	<b>16,856</b>	<b>21,639</b>	<b>4,783</b>	<b>28.4</b>
<b>D. Net Interest Income/Margin</b>	<b>40,877</b>	<b>51,230</b>	<b>10,353</b>	<b>25.3</b>
<b>E. Total Assets</b>	<b>18,80,271</b>	<b>23,14,102</b>	<b>4,33,832</b>	<b>23.1</b>

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

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