

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

(Amount in Rs. crore)

Item	2007-08	2008-09	Variation	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	71,199 (100.00)	81,444 (100.00)	10,245	14.4
i) Interest Income	56,377 (79.2)	66,283 (81.4)	9,906	17.6
<i>of which:</i> Interest on Advances	40,653	48,196	7,543	18.6
Income on Investments	14,404	16,130	1,726	12.0
ii) Other Income	14,822 (20.8)	15,160 (18.6)	338	2.3
<i>of which:</i> Commission & Brokerage	9,737	10,922	1,185	12.2
B. Expenditure (i+ii+iii)	63,655 (100.00)	72,985 (100.00)	9,330	14.7
i) Interest Expended	38,535 (60.5)	44,123 (60.5)	5,588	14.5
<i>of which:</i> Interest on Deposits	30,191	34,311	4,120	13.6
ii) Provisions and Contingencies	8,087 (12.7)	11,022 (15.1)	2,934	36.3
<i>of which:</i> Provision for NPAs	4,317	6,692	2,375	55.0
iii) Operating Expenses	17,032 (26.8)	17,840 (24.4)	808	4.7
<i>of which:</i> Wage Bill	5,310	6,301	991	18.7
C. Profit				
i) Operating Profit	15,632	19,480	3,849	24.6
ii) Net Profit	7,544	8,459	914	12.1
D. Net Interest Income/Margin	17,842	22,160	4,318	24.2
E. Total Assets	7,45,599	7,95,464	49,865	6.7

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

Source : Balance sheets of respective banks.