

Table 2.5
Bank Group-wise Financial Performance of Scheduled Commercial Banks-
Some Important Financial Indicators : 1998-99 & 1999-2000

| Year | Operating Profit (3+11) | Net Profit (4+7) | Income (5+6) | Interest Income | Other Income | Expenditure (8+9+11) | Interest Expended | Operating Expenses | Wage Bill | Provisions & Contingencies | Spread (NII) (5-8) |
|------------------------------------|----------------------------|---------------------|------------------------|---------------------|---------------------|-------------------------|---------------------|---------------------|---------------------|----------------------------|-----------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Scheduled Commercial Banks* | | | | | | | | | | | |
| 1998-99 | 13,810.69 (1.45) | 4,490.34 (0.47) | 1,00,062.00 (10.52) | 87,312.04 (9.18) | 12,749.96 (1.34) | 95,571.66 (10.05) | 60,904.99 (6.41) | 25,346.32 (2.67) | 16,649.52 (1.75) | 9,320.35 (0.98) | 26,407.05 (2.78) |
| 1999-2000 | 18,423.36 (1.66) | 7,306.36 (0.66) | 1,15,386.00 (10.39) | 99,506.85 (8.96) | 15,879.15 (1.43) | 1,08,079.64 (9.73) | 69,317.04 (6.24) | 27,645.60 (2.49) | 18,467.38 (1.66) | 11,117.00 (1.00) | 30,189.81 (2.72) |
| Public Sector Banks (27) | | | | | | | | | | | |
| 1998-99 | 10,560.79 (1.37) | 3,253.85 (0.42) | 78,850.36 (10.24) | 69,417.42 (9.01) | 9,432.94 (1.22) | 75,596.51 (9.82) | 47,839.75 (6.21) | 20,449.82 (2.66) | 14,839.66 (1.93) | 7,306.94 (0.95) | 21,577.67 (2.80) |
| 1999-2000 | 13,064.03 (1.47) | 5,113.87 (0.57) | 90,900.44 (10.20) | 79,459.71 (8.92) | 11,440.73 (1.28) | 85,786.57 (9.63) | 55,375.28 (6.22) | 22,461.13 (2.52) | 16,361.57 (1.84) | 7,950.16 (0.89) | 24,084.43 (2.70) |
| Nationalised Banks (19) | | | | | | | | | | | |
| 1998-99 | 5,912.73 (1.22) | 1,788.19 (0.37) | 49,500.95 (10.22) | 44,291.27 (9.15) | 5,209.68 (1.08) | 47,712.76 (9.85) | 30,856.91 (6.37) | 12,731.31 (2.63) | 9,346.79 (1.93) | 4,124.54 (0.85) | 13,434.36 (2.77) |
| 1999-2000 | 7,224.88 (1.30) | 2,437.00 (0.44) | 56,885.86 (10.26) | 50,273.04 (9.06) | 6,612.82 (1.19) | 54,448.86 (9.82) | 35,478.22 (6.40) | 14,182.76 (2.56) | 10,435.18 (1.88) | 4,787.88 (0.86) | 14,794.82 (2.67) |

Table 2.5 (Continued)

| State Bank Group (8) | | | | | | | | | | | |
|---|----------|----------|-----------|-----------|----------|-----------|-----------|----------|----------|----------|----------|
| 1998-99 | 4,648.06 | 1,465.66 | 29,349.41 | 25,126.15 | 4,223.26 | 27,883.75 | 16,982.84 | 7,718.51 | 5,492.87 | 3,182.40 | 8,143.31 |
| | (1.63) | (0.51) | (10.27) | (8.79) | (1.48) | (9.76) | (5.94) | (2.70) | (1.92) | (1.11) | (2.85) |
| 1999-2000 | 5,839.15 | 2,676.87 | 34,014.58 | 29,186.67 | 4,827.91 | 31,337.71 | 19,897.06 | 8,278.37 | 5,926.39 | 3,162.28 | 9,289.61 |
| | (1.74) | (0.80) | (10.11) | (8.68) | (1.44) | (9.32) | (5.92) | (2.46) | (1.76) | (0.94) | (2.76) |
| Old Indian Private Sector Banks (24) | | | | | | | | | | | |
| 1998-99 | 792.15 | 311.46 | 7,362.14 | 6,493.40 | 868.74 | 7,050.68 | 5,087.73 | 1,482.26 | 919.95 | 480.69 | 1,405.67 |
| | (1.21) | (0.48) | (11.24) | (9.92) | (1.33) | (10.77) | (7.77) | (2.26) | (1.41) | (0.73) | (2.15) |
| 1999-2000 | 1,428.86 | 655.09 | 8,749.88 | 7,441.91 | 1,307.97 | 8,094.79 | 5,628.95 | 1,692.07 | 1,080.26 | 773.77 | 1,812.96 |
| | (1.84) | (0.84) | (11.26) | (9.58) | (1.68) | (10.42) | (7.24) | (2.18) | (1.39) | (1.00) | (2.33) |
| New Indian Private Sector Banks (8) | | | | | | | | | | | |
| 1998-99 | 684.28 | 397.05 | 4,130.49 | 3,540.88 | 589.61 | 3,733.44 | 2,776.94 | 669.27 | 119.97 | 287.23 | 763.94 |
| | (1.78) | (1.03) | (10.72) | (9.19) | (1.53) | (9.69) | (7.21) | (1.74) | (0.31) | (0.75) | (1.98) |
| 1999-2000 | 1,243.84 | 569.41 | 5,407.47 | 4,429.21 | 978.26 | 4,838.06 | 3,326.61 | 837.02 | 163.18 | 674.43 | 1,102.60 |
| | (2.11) | (0.97) | (9.19) | (7.53) | (1.66) | (8.22) | (5.65) | (1.42) | (0.28) | (1.15) | (1.87) |
| Foreign Banks (42) | | | | | | | | | | | |
| 1998-99 | 1,773.47 | 527.98 | 9,719.01 | 7,860.34 | 1,858.67 | 9,191.03 | 5,200.57 | 2,744.97 | 769.94 | 1,245.49 | 2,659.77 |
| | (2.32) | (0.69) | (12.69) | (10.27) | (2.43) | (12.00) | (6.79) | (3.59) | (1.01) | (1.63) | (3.47) |
| 1999-2000 | 2,686.63 | 967.99 | 10,328.21 | 8,176.02 | 2,152.19 | 9,360.22 | 4,986.20 | 2,655.38 | 862.37 | 1,718.64 | 3,189.82 |
| | (3.24) | (1.17) | (12.47) | (9.87) | (2.60) | (11.30) | (6.02) | (3.21) | (1.04) | (2.07) | (3.85) |

- Note:
1. *The number of Scheduled Commercial Banks in 1998-99 and 1999-2000 were 105 and 101 respectively.
NII : Net Interest Income.
 2. The number of Foreign Banks in 1998-99 and 1999-2000 were 44 and 42 respectively.
 3. The number of Old Private Banks in 1998-99 and 1999-2000 were 25 and 24 respectively.
 4. The number of New Private Banks in 1998-99 and 1999-2000 were 9 and 8 respectively.
 5. Figures in brackets are percentages to Total Assets.

Source: RBI Bulletin December, 2000.