



## SCHEDULE 12 - CONTINGENT LIABILITIES

( 000s omitted)

	As on 31st March 2014 (Current Year) ₹	As on 31st March 2013 (Previous Year) ₹
I. Claims against the group not acknowledged as debts	15987,93,15	8866,77,44
II. Liability for partly paid investments	4,29,55	6,13,51
III. Liability on account of outstanding forward exchange contracts	669552,27,69	548862,16,67
IV. Guarantees given on behalf of constituents		
(a) In India	129416,15,78	117565,83,83
(b) Outside India	75524,66,13	81047,16,27
V. Acceptances, endorsements and other obligations	149365,05,83	149889,00,38
VI. Other items for which the group is contingently liable	132715,30,32	150246,67,92
<b>TOTAL</b>	<b>1172565,68,45</b>	<b>1056483,76,02</b>
<b>Bills for collection</b>	<b>90196,99,38</b>	<b>80201,66,95</b>

## SCHEDULE 13 - INTEREST EARNED

( 000s omitted)

	Year Ended 31st March 2014 (Current Year) ₹	Year ended 31st March 2013 (Previous Year) ₹
I. Interest / discount on advances/ bills	141382,60,20	126442,17,69
II. Income on Investments	44855,68,41	38701,23,25
III. Interest on balances with Reserve Bank of India and other inter-bank funds	1144,71,07	1338,70,42
IV. Others	1679,44,36	1494,02,52
<b>TOTAL</b>	<b>189062,44,04</b>	<b>167976,13,88</b>

## SCHEDULE 14 - OTHER INCOME

( 000s omitted)

	Year Ended 31st March 2014 (Current Year) ₹	Year ended 31st March 2013 (Previous Year) ₹
I. Commission, exchange and brokerage	15086,59,59	13861,89,39
II. Profit /(Loss) on sale of investments (Net)	4254,27,38	2861,82,55
III. Profit /(Loss) on revaluation of investments (Net)	1882,38,03	594,91,28
IV. Profit /(Loss) on sale of land, building and other assets including leased assets (net)	(46,23,72)	(40,53,82)
V. Profit /(Loss) on exchange transactions (Net)	2297,23,02	1902,59,26
VI. Dividends from Associates in India/ abroad	2,28,75	12,86,75
VII. Income from Finance Lease	2,57,65	61,25
VIII. Credit Card membership/ service fees	575,22,01	400,66,84
IX. Insurance Premium Income (net)	10672,75,58	10415,77,26
X. Miscellaneous Income	3155,04,31	2573,09,02
<b>TOTAL</b>	<b>37882,12,60</b>	<b>32583,69,78</b>