



SCHEDULE 15 - INTEREST EXPENDED

(000s omitted)

	Year Ended 31st March 2014 (Current Year) ₹	Year ended 31st March 2013 (Previous Year) ₹
I. Interest on Deposits	109113,09,22	96302,48,84
II. Interest on Reserve Bank of India/ Inter-bank borrowings	6126,95,06	4736,59,97
III. Others	6239,00,06	5778,82,48
TOTAL	121479,04,34	106817,91,29

SCHEDULE 16 - OPERATING EXPENSES

(000s omitted)

	Year Ended 31st March 2014 (Current Year) ₹	Year ended 31st March 2013 (Previous Year) ₹
I. Payments to and provisions for employees	29868,35,94	24401,09,07
II. Rent, taxes and lighting	3940,37,28	3252,70,34
III. Printing & Stationery	471,13,20	419,33,83
IV. Advertisement and publicity	609,53,95	643,67,08
V. (a) Depreciation on Leased Assets	6,01,33	4,66,19
(b) Depreciation on Fixed Assets (other than Leased Assets)	1936,41,20	1572,83,04
VI. Directors' fees, allowances and expenses	6,55,27	7,55,97
VII. Auditors' fees and expenses (including branch auditors' fees and expenses)	253,76,30	186,76,13
VIII. Law charges	315,85,95	248,83,62
IX. Postages, Telegrams, Telephones, etc.	869,16,22	682,63,85
X. Repairs and maintenance	591,75,80	530,12,53
XI. Insurance	1981,23,84	1596,69,48
XII. Amortization of deferred revenue expenditure	92,17,84	78,86,98
XIII. Other Operating Expenses relating to Credit Card Operations	381,79,64	319,08,12
XIV. Other Operating Expenses relating to Insurance Business	15839,61,53	13450,63,98
XV. Other Expenditure	6204,98,48	5424,29,52
TOTAL	63368,73,77	52819,79,73