



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 |