



SCHEDULES

SCHEDULE 16 - OPERATING EXPENSES

(000s omitted)

	Year ended 31.03.2014 (Current Year) ₹	Year ended 31.03.2013 (Previous Year) ₹
I. Payments to and provisions for employees	22504,27,73	18380,90,24
II. Rent, taxes and lighting	2958,82,55	2438,83,79
III. Printing and stationery	344,84,96	297,01,73
IV. Advertisement and publicity	278,25,69	384,35,26
V. (a) Depreciation on Bank's property (other than Leased Assets)	1333,93,66	1139,60,76
(b) Depreciation on Leased Assets	-	-
VI. Directors' fees, allowances and expenses	1,08,57	73,37
VII. Auditors' fees and expenses (including branch auditors' fees and expenses)	168,34,19	124,62,60
VIII. Law charges	192,55,28	133,90,64
IX. Postages, Telegrams, Telephones, etc.	673,51,37	515,64,34
X. Repairs and maintenance	434,00,14	393,53,33
XI. Insurance	1468,43,71	1200,71,99
XII. Other expenditure	5367,77,28	4274,54,18
Total	35725,85,13	29284,42,23