

# Schedules forming part of the Consolidated Profit and Loss account

For the year ended 31 March, 2019

## Schedule 13 - Interest Earned

	(₹ in Thousands)	
	Year ended 31-03-2019	Year ended 31-03-2018
I. Interest/discount on advances/bills	423,225,782	349,097,316
II. Income on investments	113,756,581	100,199,824
III. Interest on balances with Reserve Bank of India and other inter-bank funds	6,990,108	3,910,598
IV. Others	16,464,052	12,932,854
<b>Total</b>	<b>560,436,523</b>	<b>466,140,592</b>

## Schedule 14 - Other Income

	(₹ in Thousands)	
	Year ended 31-03-2019	Year ended 31-03-2018
I. Commission, exchange and brokerage	99,581,861	87,962,084
II. Profit/(Loss) on sale of investments (net)	7,928,093	13,648,999
III. Profit/(Loss) on sale of land, buildings and other assets (net)*	(247,690)	(167,089)
IV. Profit on exchange/derivative transactions (net)	15,150,700	14,636,525
V. Income earned by way of dividends etc. from subsidiaries/companies and/or joint venture abroad/in India	-	-
VI. Miscellaneous Income [including recoveries on account of advances/investments written off in earlier years ₹1,902.24 crores (previous year ₹182.92 crores) and profit on account of portfolio sell downs/securitisation ₹7.96 crores (previous year net profit of ₹20.50 crores)]	19,474,574	2,545,635
<b>Total</b>	<b>141,887,538</b>	<b>118,626,154</b>

\* includes provision for diminution in value of fixed assets

## Schedule 15 - Interest Expended

	(₹ in Thousands)	
	Year ended 31-03-2019	Year ended 31-03-2018
I. Interest on deposits	237,400,132	191,943,949
II. Interest on Reserve Bank of India/Inter-bank borrowings	30,217,595	18,600,259
III. Others	71,217,019	65,492,719
<b>Total</b>	<b>338,834,746</b>	<b>276,036,927</b>

## Schedule 16 - Operating Expenses

	(₹ in Thousands)	
	Year ended 31-03-2019	Year ended 31-03-2018
I. Payments to and provisions for employees	59,898,715	54,144,397
II. Rent, taxes and lighting	10,875,319	10,342,353
III. Printing and stationery	1,988,746	1,694,433
IV. Advertisement and publicity	1,629,794	1,663,688
V. Depreciation on Group's property	7,371,694	5,905,799
VI. Directors' fees, allowance and expenses	42,943	35,374
VII. Auditors' fees and expenses	29,896	30,140
VIII. Law charges	1,180,869	988,151
IX. Postage, telegrams, telephones etc.	3,121,993	3,286,013
X. Repairs and maintenance	10,932,230	8,780,643
XI. Insurance	6,011,683	5,544,398
XII. Other expenditure	64,117,990	55,468,255
<b>Total</b>	<b>167,201,872</b>	<b>147,883,644</b>