

# Schedules forming part of the 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	413,220,214	341,374,719
II. Income on investments	113,490,713	99,833,027
III. Interest on balances with Reserve Bank of India and other inter-bank funds	6,933,458	3,878,262
IV. Others	16,213,322	12,717,115
<b>Total</b>	<b>549,857,707</b>	<b>457,803,123</b>

## Schedule 14 - Other Income

(₹ in Thousands)

	Year ended 31-03-2019	Year ended 31-03-2018
I. Commission, exchange and brokerage	88,536,507	77,298,752
II. Profit/(Loss) on sale of investments (net) [Refer Schedule 18(1.2.1)]	7,581,014	13,251,603
III. Profit/(Loss) on sale of land, buildings and other assets (net)*	(229,013)	(163,809)
IV. Profit on exchange/derivative transactions (net)	14,867,360	14,286,958
V. Income earned by way of dividends etc. from subsidiaries/companies and/or joint venture abroad/in India	1,311,000	2,560,608
VI. Miscellaneous Income [including recoveries on account of advances/investments written off in earlier years ₹1,867.45 crores (previous year ₹182.92 crores) and net profit on account of portfolio sell downs/securitisation ₹7.96 crores (previous year net loss of ₹0.64 crores)]	19,236,526	2,436,753
<b>Total</b>	<b>131,303,394</b>	<b>109,670,865</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	237,075,125	191,735,198
II. Interest on Reserve Bank of India/Inter-bank borrowings	29,543,171	17,982,554
III. Others	66,157,674	61,908,066
<b>Total</b>	<b>332,775,970</b>	<b>271,625,818</b>

## Schedule 16 - Operating Expenses

(₹ in Thousands)

	Year ended 31-03-2019	Year ended 31-03-2018
I. Payments to and provisions for employees	47,473,218	43,129,556
II. Rent, taxes and lighting	10,468,677	10,017,106
III. Printing and stationery	1,951,435	1,646,269
IV. Advertisement and publicity	1,018,137	1,536,459
V. Depreciation on bank's property	7,097,249	5,680,974
VI. Directors' fees, allowance and expenses	27,553	23,344
VII. Auditors' fees and expenses	14,616	18,697
VIII. Law charges	1,175,771	986,817
IX. Postage, telegrams, telephones etc.	2,962,177	3,119,630
X. Repairs and maintenance	10,549,779	8,291,777
XI. Insurance	6,003,052	5,535,110
XII. Other expenditure	69,592,413	59,917,659
<b>Total</b>	<b>158,334,077</b>	<b>139,903,398</b>