

**Schedule 13- Interest Earned**

<b>Particular</b>	<b>As At 31-03-2022</b>	<b>As At 31-03-2021</b>
Interest / discount on advances / bill	9,78,44,841.37	8,06,07,293.38
Interest on Investment *	3,29,37,860.97	3,70,55,262.92
Interest on balance with Reserve Bank of India & other inter-bank funds	7,78,21,938.79	7,70,92,068.19
others	-	-
<b>Total</b>	<b>20,86,04,641.13</b>	<b>19,47,54,624.49</b>

\*Interest Received on Investment includes Rs.6,07,984.23 for Interest Received on Mutual Fund Investments.

**Schedule 14- Other Income**

<b>Particular</b>	<b>As At 31-03-2022</b>	<b>As At 31-03-2021</b>
I. Commission, Exchange And Brokerage	4,10,901.30	3,53,092.71
Ii. Profit/Loss On Sale Of Investment (Net)	26,81,093.14	1,58,45,508.40
Iii. Profit/Loss On Revaluation Of Investments (Net)	-	-
Iv. Profit/Loss On Sale Of Land, Building And Other Assets (Net)	-	-
V Profit/Loss On Exchange Transactions (Net)	-	-
Vi. Income Earned By Way Of Dividends Etc.,From Subsidiaries/ Companies And/ or Joint Ventures Abroad/ In India	-	-
Vii. Miscellaneous Income	32,48,623.79	30,92,668.38
<b>Total</b>	<b>63,40,618.23</b>	<b>1,92,91,269.49</b>

**Schedule 15- Interest Expended**

<b>Particular</b>	<b>As At 31-03-2022</b>	<b>As At 31-03-2021</b>
I. Interest On Deposits	8,06,28,807.70	8,01,11,107.00
II. Interest On Reserve Bank Of India/ Inter-Bank Borrowings	7,78,21,938.79	7,70,92,068.19
III. Others	-	-
<b>Total</b>	<b>15,84,50,746.49</b>	<b>15,72,03,175.19</b>

**Schedule 16- Operating Expenses**

<b>Particular</b>	<b>As At 31-03-2022</b>	<b>As At 31-03-2021</b>
I. Payments To And Provisions For Employees	1,97,69,588.24	1,91,34,259.00
Ii. Rent, Taxes And Lighting	33,69,367.00	34,14,820.00
Iii. Printing And Stationary	1,61,555.88	1,74,802.07
Iv. Advertisement And Publicity	1,09,365.94	89,656.62
V. Depreciation On Banks Property	24,31,619.00	24,80,376.65
Vi. Directors Fees, Allowances And Expenses	2,63,950.00	2,15,730.00
Vii. Auditors Fees & Expenses (Including Branch Auditors Fees & Expenses)	7,33,805.02	6,87,173.70
Viii. Law Charges	40,517.00	31,457.00
Ix. Postages, Telegrams, Telephones Etc.	6,76,733.55	8,77,939.62
X. Repairs And Maintenance	1,32,572.98	1,37,885.18
Xi. Insurance	22,12,744.86	23,10,461.88
Xii. Other Expenses	1,36,91,159.49	1,66,87,894.66
<b>Total</b>	<b>4,35,92,978.96</b>	<b>4,62,42,456.38</b>

**Schedule 17- Operating Expenses**

<b>Particular</b>	<b>As At 31-03-2022</b>	<b>As At 31-03-2021</b>
i. prov.for bad & doubtful debt	4506000.00	3500000.00
ii. depreciation on govt sec	1082000.00	6500000.00
iii.conti.prov.agst.std assets	100000.00	148000.00
<b>Total</b>	<b>5688000.00</b>	<b>10148000.00</b>