

**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS : 2010 AND 2011**

(Amount in ₹ crore)

Maturity-wise liabilities/assets	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Deposits</b>	<b>1107770</b>	<b>1245515</b>	<b>2581603</b>	<b>3126401</b>	<b>3689373</b>	<b>4371916</b>	<b>229769</b>	<b>264022</b>
a) 1 - 14 days	82023	82538	189772	238462	271795	321000	14751	17682
b) 15 - 28 days	25393	22183	85111	100548	110504	122731	7219	7276
c) 29 days to 3 months	68914	71540	290042	414638	358956	486178	24236	30138
d) Over 3 months to 6 months	103658	118218	331321	288874	434979	407092	24769	19049
e) Over 6 months to one year	142478	171740	484873	599770	627351	771509	38455	45482
f) Over one year to 3 years	348508	374384	667664	876856	1016172	1251239	84457	107073
g) Over 3 years to 5 years	157736	188043	141881	164993	299617	353036	21051	22503
h) Over 5 years	179060	216870	390938	442260	569998	659130	14831	14819
<b>Borrowings</b>	<b>117417</b>	<b>140047</b>	<b>177958</b>	<b>239101</b>	<b>295374</b>	<b>379147</b>	<b>8472</b>	<b>10967</b>
a) 1 - 14 days	19811	17431	19075	28100	38886	45531	967	1590
b) 15 - 28 days	5009	5025	1715	4430	6725	9455	14	111
c) 29 days to 3 months	19966	20542	12412	18873	32378	39415	577	1660
d) Over 3 months to 6 months	11295	10425	10095	21969	21389	32394	1497	1241
e) Over 6 months to one year	5777	11757	19047	13332	24824	25090	1098	1370
f) Over one year to 3 years	8229	7702	24287	39775	32516	47478	1324	1375
g) Over 3 years to 5 years	6643	17818	12242	28821	18885	46639	901	1247
h) Over 5 years	40688	49346	79084	83800	119772	133146	2093	2373
<b>Loans and Advances</b>	<b>857193</b>	<b>992933</b>	<b>1842839</b>	<b>2313838</b>	<b>2700032</b>	<b>3306771</b>	<b>154186</b>	<b>184653</b>
a) 1 - 14 days	108535	90336	154708	165803	263243	256139	9176	10574
b) 15 - 28 days	12330	10588	52311	73123	64640	83710	5302	4283
c) 29 days to 3 months	51682	63784	196364	252760	248045	316544	14041	15501
d) Over 3 months to 6 months	49428	42134	151109	193942	200537	236076	13491	15762
e) Over 6 months to one year	52787	47684	197308	250629	250094	298313	20422	31168
f) Over one year to 3 years	358857	457438	554352	741124	913208	1198562	56699	70905
g) Over 3 years to 5 years	84794	95004	222850	267105	307644	362109	17723	18368
h) Over 5 years	138781	185965	313838	369352	452619	555318	17333	18092

**Note** : \$ Includes IDBI Bank Ltd.

**Source** : Annual accounts of banks.

**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Maturity-wise liabilities/assets	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Investments(at book Value)</b>	<b>387381</b>	<b>385630</b>	<b>828689</b>	<b>943818</b>	<b>1216070</b>	<b>1329448</b>	<b>83563</b>	<b>92637</b>
a) 1 - 14 days	2890	3951	27216	41611	30106	45563	6497	6591
b) 15 - 28 days	3923	2776	14426	14395	18349	17171	2229	2597
c) 29 days to 3 months	17125	12530	39895	74482	57020	87012	5171	9018
d) Over 3 months to 6 months	16299	14917	41467	24571	57766	39487	2517	3833
e) Over 6 months to one year	14703	10005	50571	41558	65274	51563	3975	4562
f) Over one year to 3 years	64528	68203	84131	100586	148659	168788	7391	11308
g) Over 3 years to 5 years	73249	68957	98244	121880	171493	190837	12769	10888
h) Over 5 years	194663	204292	472740	524734	667402	729026	43014	43838
<b>Foreign Currency Assets</b>	<b>148161</b>	<b>162475</b>	<b>187029</b>	<b>343652</b>	<b>335190</b>	<b>506127</b>	<b>9725</b>	<b>11961</b>
a) 1 - 14 days	36313	38442	29238	54402	65551	92844	1347	1292
b) 15 - 28 days	7060	6453	10394	18720	17454	25172	287	757
c) 29 days to 3 months	27596	28570	40632	77902	68228	106472	3282	3964
d) Over 3 months to 6 months	26236	17703	36421	63391	62657	81094	2063	2311
e) Over 6 months to one year	10016	11019	27522	53709	37538	64727	2543	3185
f) Over one year to 3 years	15387	18249	18418	29869	33805	48118	172	389
g) Over 3 years to 5 years	14083	21062	11521	25112	25605	46174	18	43
h) Over 5 years	11471	20978	12882	20547	24353	41524	14	21
<b>Foreign Currency Liabilities</b>	<b>135429</b>	<b>149270</b>	<b>178115</b>	<b>342797</b>	<b>313545</b>	<b>492067</b>	<b>10664</b>	<b>11892</b>
a) 1 - 14 days	29899	33614	30488	60338	60387	93952	946	1305
b) 15 - 28 days	7348	7626	10868	21747	18215	29373	123	672
c) 29 days to 3 months	28943	24864	34604	75551	63547	100415	2780	4152
d) Over 3 months to 6 months	21563	17407	29397	60818	50960	78225	2739	1802
e) Over 6 months to one year	21346	24131	31730	51236	53076	75367	2961	2732
f) Over one year to 3 years	15761	15776	19635	27908	35395	43685	589	683
g) Over 3 years to 5 years	9624	20241	10077	23945	19702	44186	402	78
h) Over 5 years	947	5611	11316	21254	12263	26865	125	469

**Note** : \$ Includes IDBI Bank Ltd.

**Source** : Annual accounts of banks.

**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Maturity-wise liabilities/assets	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Deposits</b>	<b>592904</b>	<b>738602</b>	<b>822673</b>	<b>1002624</b>	<b>232068</b>	<b>240619</b>	<b>4744114</b>	<b>5615159</b>
a) 1 - 14 days	52978	62697	67729	80379	51095	50970	390620	452348
b) 15 - 28 days	15641	25097	22860	32373	19221	21045	152585	176149
c) 29 days to 3 months	64187	88978	88424	119116	34456	34355	481836	639648
d) Over 3 months to 6 months	62122	59206	86891	78256	17716	20691	539586	506039
e) Over 6 months to one year	87788	106982	126243	152463	25399	27323	778994	951296
f) Over one year to 3 years	231375	280283	315832	387356	62132	64695	1394136	1703291
g) Over 3 years to 5 years	20957	38590	42007	61094	21978	21475	363603	435604
h) Over 5 years	57856	76769	72687	91588	71	66	642756	750784
<b>Borrowings</b>	<b>140676</b>	<b>175017</b>	<b>149148</b>	<b>185984</b>	<b>68247</b>	<b>92791</b>	<b>512770</b>	<b>657923</b>
a) 1 - 14 days	7309	11727	8275	13317	32023	47703	79184	106550
b) 15 - 28 days	1586	5388	1600	5499	3308	2887	11632	17840
c) 29 days to 3 months	11968	18920	12545	20580	5720	9918	50643	69914
d) Over 3 months to 6 months	11325	18184	12822	19424	5392	6926	39604	58745
e) Over 6 months to one year	15437	18679	16535	20050	4459	5638	45818	50777
f) Over one year to 3 years	34335	28707	35659	30083	10037	13693	78212	91253
g) Over 3 years to 5 years	11702	17038	12602	18285	3121	1927	34608	66850
h) Over 5 years	47016	56374	49109	58747	4187	4100	173068	195993
<b>Loans and Advances</b>	<b>478335</b>	<b>612871</b>	<b>632521</b>	<b>797524</b>	<b>163264</b>	<b>195540</b>	<b>3495817</b>	<b>4299835</b>
a) 1 - 14 days	18806	25252	27982	35826	23509	36315	314734	328280
b) 15 - 28 days	8105	14969	13407	19252	12565	15031	90613	117993
c) 29 days to 3 months	41847	60633	55888	76134	28790	36930	332723	429608
d) Over 3 months to 6 months	40294	52030	53785	67792	22630	24934	276952	328802
e) Over 6 months to one year	62947	69682	83369	100850	12259	19899	345723	419063
f) Over one year to 3 years	159754	219711	216453	290616	32864	33154	1162525	1522331
g) Over 3 years to 5 years	55549	72715	73271	91083	10715	8297	391631	461489
h) Over 5 years	91032	97879	108365	115971	19932	20980	580916	692268

Source : Annual accounts of banks.

**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS : 2010 AND 2011 (Concl'd.)**

(Amount in ₹ crore)

Maturity-wise liabilities/assets	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Investments(at book Value)</b>	<b>270618</b>	<b>334403</b>	<b>354181</b>	<b>427040</b>	<b>159631</b>	<b>165758</b>	<b>1729882</b>	<b>1922246</b>
a) 1 - 14 days	37277	35070	43774	41662	58225	55570	132105	142794
b) 15 - 28 days	12854	17791	15083	20388	9367	11317	42800	48877
c) 29 days to 3 months	22901	29969	28072	38987	22482	20628	107574	146628
d) Over 3 months to 6 months	18220	20281	20737	24114	13558	16342	92061	79944
e) Over 6 months to one year	23439	29734	27414	34296	18346	27117	111034	112976
f) Over one year to 3 years	69257	84445	76647	95753	24241	24128	249548	288670
g) Over 3 years to 5 years	15418	31260	28187	42148	6727	5803	206407	238788
h) Over 5 years	71252	85854	114266	129692	6684	4853	788353	863571
<b>Foreign Currency Assets</b>	<b>95580</b>	<b>118729</b>	<b>105305</b>	<b>130690</b>	<b>78933</b>	<b>94019</b>	<b>519428</b>	<b>730836</b>
a) 1 - 14 days	12551	15847	13897	17139	23192	26257	102641	136241
b) 15 - 28 days	2666	4021	2953	4778	4635	6354	25042	36305
c) 29 days to 3 months	8267	12066	11548	16030	12875	18805	92651	141308
d) Over 3 months to 6 months	7031	8957	9094	11268	13048	15541	84799	107903
e) Over 6 months to one year	7140	9868	9683	13053	3725	5126	50945	82906
f) Over one year to 3 years	26420	28243	26592	28632	8221	8721	68619	85471
g) Over 3 years to 5 years	13891	18696	13909	18739	4706	3283	44219	68196
h) Over 5 years	17615	21030	17629	21051	8530	9932	50512	72507
<b>Foreign Currency Liabilities</b>	<b>93552</b>	<b>125940</b>	<b>104217</b>	<b>137832</b>	<b>151533</b>	<b>146958</b>	<b>569294</b>	<b>776858</b>
a) 1 - 14 days	7512	9563	8458	10868	16869	54417	85714	159237
b) 15 - 28 days	2379	4271	2503	4942	3318	3120	24035	37435
c) 29 days to 3 months	10844	16149	13624	20301	54401	17811	131572	138527
d) Over 3 months to 6 months	12627	19441	15366	21243	10926	12678	77252	112145
e) Over 6 months to one year	11448	21999	14408	24731	25046	15900	92529	115998
f) Over one year to 3 years	26842	24874	27431	25557	18260	19045	81086	88286
g) Over 3 years to 5 years	8890	10436	9292	10514	6798	6047	35791	60748
h) Over 5 years	13010	19207	13135	19676	15916	17941	41315	64482

Source : Annual accounts of banks.