

**Table 55 : Maturity Profile of Selected Items of Liabilities and Assets of Scheduled Commercial Banks (excluding RRBs) : 2000**  
**(Part 3 of 5)**

**OTHER SCHEDULED COMMERCIAL BANKS**

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Development Credit Bank	UTI Bank	IndusInd Bank	ICICI Bank	Bank of Madura	Bank of Rajasthan	Benares State Bank	Catholic Syrian Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I. Deposits</b>	<b>263385</b>	<b>572000</b>	<b>577936</b>	<b>942784</b>	<b>363105</b>	<b>324210</b>	<b>90154</b>	<b>245778</b>
a) 1-14 days	35969	107989	89164	131478	47176	..	..	10263
b) 15-28 days	33836	35569	57957	89564	12792	..	..	3767
c) 28 days to 3 months	55853	130266	154594	185157	42978	..	..	19021
d) Over 3 months to 6 months	22478	69657	67102	89204	44282	..	..	18911
e) Over 6 months to one year	42073	66731	83209	78128	45542	..	..	25802
f) Over one year to 3 years	69526	145355	123976	364886	152985	..	..	124459
g) Over 3 years to 5 years	2352	13458	1404	2537	13635	..	..	33962
h) Over 5 years	1298	2975	530	1830	3715	..	..	9593
<b>II. Borrowings</b>	<b>20446</b>	<b>53103</b>	<b>55140</b>	<b>31525</b>	<b>18356</b>	<b>2563</b>	<b>510</b>	<b>6745</b>
a) 1-14 days	18225	18064	31140	1596	2013	..	..	4370
b) 15-28 days	19	3909	—	—	—	..	..	258
c) 28 days to 3 months	1	487	17000	29929	156	..	..	262
d) Over 3 months to 6 months	41	14043	1000	—	1116	..	..	956
e) Over 6 months to one year	40	6600	1000	—	9161	..	..	292
f) Over one year to 3 years	2111	—	5000	—	3503	..	..	607
g) Over 3 years to 5 years	6	—	—	—	2358	..	..	—
h) Over 5 years	3	10000	—	—	49	..	..	—
<b>III. Loans and Advances</b>	<b>157270</b>	<b>350662</b>	<b>325419</b>	<b>342873</b>	<b>166543</b>	<b>172844</b>	<b>23145</b>	<b>106071</b>
a) 1-14 days	12112	47447	4618	39081	29416	..	..	9129
b) 15-28 days	6508	28859	7727	12192	21925	..	..	4778
c) 28 days to 3 months	27053	118112	60677	74833	25950	..	..	12231
d) Over 3 months to 6 months	38248	35769	33054	10403	13234	..	..	14270
e) Over 6 months to one year	4768	9540	25229	5629	14344	..	..	10883
f) Over one year to 3 years	45787	86879	183057	182459	31388	..	..	42090
g) Over 3 years to 5 years	10861	3835	11057	10672	19797	..	..	7614
h) Over 5 years	11933	20221	—	7604	10489	..	..	5076
<b>IV. Investments (Book Value)</b>	<b>115041</b>	<b>206514</b>	<b>273176</b>	<b>441668</b>	<b>171289</b>	<b>124521</b>	<b>48832</b>	<b>99476</b>
a) 1-14 days	—	45550	992	30398	1208	..	..	10
b) 15-28 days	2666	7007	—	65289	7	..	..	428
c) 28 days to 3 months	10024	26654	1221	18084	943	..	..	1313
d) Over 3 months to 6 months	4177	16289	19	29679	7337	..	..	3263
e) Over 6 months to one year	1022	15148	6831	12584	2233	..	..	298
f) Over one year to 3 years	37494	41753	60896	138837	31514	..	..	13549
g) Over 3 years to 5 years	11239	27811	42863	70660	30144	..	..	21457
h) Over 5 years	48419	26302	160354	76137	97903	..	..	59158
<b>V. Foreign Currency Assets</b>	<b>9029</b>	<b>12690</b>	<b>58634</b>	<b>194414</b>	<b>29099</b>	<b>..</b>	<b>..</b>	<b>23357</b>
a) 1-14 days	2486	—	16344	122267	5201	..	..	4491
b) 15-28 days	—	—	4347	15270	6613	..	..	7729
c) 28 days to 3 months	2181	—	6612	14755	11604	..	..	7749
d) Over 3 months to 6 months	1745	12354	9577	23967	5236	..	..	1618
e) Over 6 months to one year	2617	250	21579	15849	445	..	..	1754
f) Over one year to 3 years	—	54	175	2188	—	..	..	10
g) Over 3 years to 5 years	—	32	—	118	—	..	..	6
h) Over 5 years	—	—	—	—	—	..	..	—
<b>VI. Foreign Currency Liabilities</b>	<b>13277</b>	<b>20880</b>	<b>76661</b>	<b>63797</b>	<b>28894</b>	<b>..</b>	<b>..</b>	<b>23385</b>
a) 1-14 days	5554	—	11887	21741	1680	..	..	2596
b) 15-28 days	554	—	12204	8466	4162	..	..	6797
c) 28 days to 3 months	436	—	16063	6752	8827	..	..	2582
d) Over 3 months to 6 months	2244	13948	2657	5698	4999	..	..	3393

e) Over 6 months to one year	4489	3478	32891	13785	9226	..	..	5684
f) Over one year to 3 years	—	1606	959	7355	—	..	..	2333
g) Over 3 years to 5 years	—	1739	—	—	—	..	..	—
h) Over 5 years	—	109	—	—	—	..	..	—

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	City Union Bank	Karur Vysya Bank	Lakshmi Vilas Bank	Global Trust Bank	HDFC Bank	Nedungadi Bank	Centurion Bank	Bank of Punjab
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>I. Deposits</b>	<b>134048</b>	<b>309062</b>	<b>196341</b>	<b>619900</b>	<b>842772</b>	<b>158822</b>	<b>386707</b>	<b>260773</b>
a) 1-14 days	..	23381	14220	79900	107526	12304	30933	26702
b) 15-28 days	..	10274	4034	40700	53172	15830	55848	23318
c) 28 days to 3 months	..	38953	20992	152000	94382	24003	95915	47372
d) Over 3 months to 6 months	..	25831	16632	86400	126289	18393	39650	20242
e) Over 6 months to one year	..	40470	24188	104200	82649	18927	51098	33426
f) Over one year to 3 years	..	113358	94672	149900	373172	54050	98683	107549
g) Over 3 years to 5 years	..	41655	11533	5000	5474	12676	13579	1534
h) Over 5 years	..	15140	10070	1800	108	2639	1001	630
<b>II. Borrowings</b>	<b>3703</b>	<b>22449</b>	<b>9950</b>	<b>39900</b>	<b>142874</b>	<b>2159</b>	<b>83775</b>	<b>22648</b>
a) 1-14 days	..	8129	446	17900	126823	1812	77796	22498
b) 15-28 days	..	—	446	—	1502	—	—	—
c) 28 days to 3 months	..	899	3101	—	9043	—	—	—
d) Over 3 months to 6 months	..	388	3361	9100	5270	—	—	75
e) Over 6 months to one year	..	10100	1034	3300	—	—	1730	75
f) Over one year to 3 years	..	2190	1296	6600	50	347	3460	—
g) Over 3 years to 5 years	..	743	106	1800	100	—	789	—
h) Over 5 years	..	—	160	1200	86	—	—	—
<b>III. Loans and Advances</b>	<b>76939</b>	<b>184770</b>	<b>115005</b>	<b>321100</b>	<b>358307</b>	<b>81379</b>	<b>210310</b>	<b>130142</b>
a) 1-14 days	..	14792	13291	44600	120325	8731	16109	4059
b) 15-28 days	..	5880	2503	70700	22719	1257	4328	37213
c) 28 days to 3 months	..	27584	12205	69800	61628	2891	38519	13250
d) Over 3 months to 6 months	..	8018	6572	86500	27498	2781	23155	12844
e) Over 6 months to one year	..	10872	9937	16100	24347	8325	24557	11774
f) Over one year to 3 years	..	74352	53265	14100	66690	27748	84183	29230
g) Over 3 years to 5 years	..	31034	9856	6900	32856	18624	16599	10123
h) Over 5 years	..	12238	7376	12400	2244	11022	2860	11649
<b>IV. Investments (Book Value)</b>	<b>53094</b>	<b>146455</b>	<b>76757</b>	<b>292600</b>	<b>584686</b>	<b>54965</b>	<b>219957</b>	<b>129725</b>
a) 1-14 days	..	2974	19	42100	79494	5892	18108	—
b) 15-28 days	..	2640	939	23000	24971	4297	23451	167
c) 28 days to 3 months	..	23315	706	52000	81584	6964	56064	3519
d) Over 3 months to 6 months	..	13744	2462	37000	37365	5011	20455	16912
e) Over 6 months to one year	..	8399	2202	64600	32581	5446	18544	2411
f) Over one year to 3 years	..	19442	9907	53000	137219	15174	37334	23722
g) Over 3 years to 5 years	..	41783	13678	10600	38891	6889	28190	31191
h) Over 5 years	..	34158	46844	10300	152581	5292	17811	51803
<b>V. Foreign Currency Assets</b>	<b>24830</b>	<b>2930</b>	<b>614</b>	<b>15500</b>	<b>537051</b>	<b>4516</b>	<b>11777</b>	<b>79429</b>
a) 1-14 days	7004	2552	614	13700	105134	427	3053	2779
b) 15-28 days	5581	110	—	500	102354	583	—	—
c) 28 days to 3 months	7481	—	—	1300	97558	3412	3708	56318
d) Over 3 months to 6 months	2323	168	—	—	91639	94	—	18788
e) Over 6 months to one year	2309	—	—	—	134859	—	5016	1544
f) Over one year to 3 years	132	100	—	—	3544	—	—	—
g) Over 3 years to 5 years	—	—	—	—	1963	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
<b>VI. Foreign Currency Liabilities</b>	<b>24830</b>	<b>2930</b>	<b>2803</b>	<b>32000</b>	<b>537051</b>	<b>4488</b>	<b>43429</b>	<b>79479</b>
a) 1-14 days	3438	1068	1254	23100	92852	679	23294	3281
b) 15-28 days	5662	226	70	300	98626	295	2443	—
c) 28 days to 3 months	7562	737	185	—	95949	3406	8367	44067
d) Over 3 months to 6 months	3473	373	330	3400	89332	108	5740	23756
e) Over 6 months to one year	4423	402	681	5100	152280	—	1205	7930
f) Over one year to 3 years	272	124	283	100	6059	—	1671	445
g) Over 3 years to 5 years	—	—	—	—	1953	—	415	—

h) Over 5 years — — — — — — — 294 —

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Ratnakar Bank	Sangli Bank	Tamilnad Mercantile Bank	Federal Bank	Karnataka Bank	Nainital Bank	Bharat Overseas Bank	South Indian Bank
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>I. Deposits</b>	<b>43802</b>	<b>137890</b>	<b>266453</b>	<b>646339</b>	<b>517417</b>	<b>46358</b>	<b>140847</b>	<b>388536</b>
a) 1-14 days	4142	—	22009	47259	..	..	13488	25122
b) 15-28 days	1066	26079	9598	26882	..	..	6425	11652
c) 28 days to 3 months	3244	10721	27462	80719	..	..	15033	35503
d) Over 3 months to 6 months	3355	6258	31247	67371	..	..	14862	31589
e) Over 6 months to one year	5038	10215	35349	87777	..	..	26647	56502
f) Over one year to 3 years	22623	27366	140788	320588	..	..	56695	201616
g) Over 3 years to 5 years	2976	24160	—	8172	..	..	4141	16811
h) Over 5 years	1357	33091	—	7571	..	..	3556	9741
<b>II. Borrowings</b>	<b>670</b>	<b>103</b>	<b>3231</b>	<b>37961</b>	<b>13377</b>	<b>—</b>	<b>2825</b>	<b>1021</b>
a) 1-14 days	—	—	315	11066	..	..	2800	29
b) 15-28 days	—	—	—	—	..	..	—	7
c) 28 days to 3 months	29	—	315	4287	..	..	2	123
d) Over 3 months to 6 months	89	7	315	5312	..	..	—	158
e) Over 6 months to one year	106	8	600	9597	..	..	6	323
f) Over one year to 3 years	320	39	1686	5849	..	..	10	343
g) Over 3 years to 5 years	107	26	—	1453	..	..	4	29
h) Over 5 years	18	23	—	397	..	..	3	9
<b>III. Loans and Advances</b>	<b>18736</b>	<b>47790</b>	<b>125504</b>	<b>418157</b>	<b>245143</b>	<b>10327</b>	<b>68762</b>	<b>202108</b>
a) 1-14 days	1882	—	6436	34887	..	..	10274	11837
b) 15-28 days	88	16600	5645	13016	..	..	4151	11076
c) 28 days to 3 months	957	3467	15438	48864	..	..	11019	8552
d) Over 3 months to 6 months	525	554	10069	18038	..	..	3389	4887
e) Over 6 months to one year	894	4727	9132	28396	..	..	3938	6749
f) Over one year to 3 years	11120	14035	78784	152104	..	..	28175	120287
g) Over 3 years to 5 years	2367	3634	—	55668	..	..	6616	26895
h) Over 5 years	935	4773	—	67184	..	..	1200	11825
<b>IV. Investments (Book Value)</b>	<b>19000</b>	<b>55893</b>	<b>123899</b>	<b>266601</b>	<b>206279</b>	<b>21655</b>	<b>45629</b>	<b>174883</b>
a) 1-14 days	1	—	—	1585	..	..	—	—
b) 15-28 days	940	7859	2955	—	..	..	98	3
c) 28 days to 3 months	2529	3527	3194	3000	..	..	262	1271
d) Over 3 months to 6 months	651	94	4369	21414	..	..	3440	1004
e) Over 6 months to one year	1914	6506	16266	8650	..	..	559	6403
f) Over one year to 3 years	2786	14368	97115	42311	..	..	12693	11595
g) Over 3 years to 5 years	1814	16618	—	44931	..	..	4474	33164
h) Over 5 years	8366	6921	—	144710	..	..	24103	121443
<b>V. Foreign Currency Assets</b>	<b>..</b>	<b>1082</b>	<b>21628</b>	<b>5888</b>	<b>5106</b>	<b>..</b>	<b>26240</b>	<b>25162</b>
a) 1-14 days	..	—	2891	2662	712	..	12281	11365
b) 15-28 days	..	1082	6957	—	—	..	—	1309
c) 28 days to 3 months	..	—	5771	—	—	..	12650	5448
d) Over 3 months to 6 months	..	—	2838	1252	4361	..	1309	3689
e) Over 6 months to one year	..	—	2297	1974	11	..	—	3351
f) Over one year to 3 years	..	—	874	—	22	..	—	—
g) Over 3 years to 5 years	..	—	—	—	—	..	—	—
h) Over 5 years	..	—	—	—	—	..	—	—
<b>VI. Foreign Currency Liabilities</b>	<b>..</b>	<b>1082</b>	<b>21629</b>	<b>36917</b>	<b>10619</b>	<b>..</b>	<b>726</b>	<b>25258</b>
a) 1-14 days	..	—	5359	574	1523	..	726	9984
b) 15-28 days	..	461	6833	842	502	..	—	—
c) 28 days to 3 months	..	226	7274	3669	759	..	—	—
d) Over 3 months to 6 months	..	—	767	4733	2082	..	—	—
e) Over 6 months to one year	..	395	1000	9796	2850	..	—	97
f) Over one year to 3 years	..	—	396	17303	2903	..	—	15177
g) Over 3 years to 5 years	..	—	—	—	—	..	—	—
h) Over 5 years	..	—	—	—	—	..	—	—

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Lord Krishna Bank	Vyasa Bank	Jammu & Kashmir Bank	IDBI Bank	United Western Bank	Dhana- lakshmi Bank	SBI Comml. & Intl. Bank	Ganesh Bank of Kurundwad
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<b>I. Deposits</b>	<b>88200</b>	<b>742400</b>	<b>942209</b>	<b>344818</b>	<b>43488400</b>	<b>140067</b>	<b>51369</b>	<b>13862</b>
a) 1-14 days	..	40489	..	37528	3811600	—	2198	..
b) 15-28 days	..	32260	..	42456	490700	—	1237	..
c) 28 days to 3 months	..	121233	..	88923	6140900	—	6461	..
d) Over 3 months to 6 months	..	162702	..	34933	2146600	—	9580	..
e) Over 6 months to one year	..	112066	..	56351	3873000	—	16341	..
f) Over one year to 3 years	..	260922	..	82924	13292400	—	14794	..
g) Over 3 years to 5 years	..	7454	..	1663	5374400	—	525	..
h) Over 5 years	..	—	..	—	—	—	—	..
<b>II. Borrowings</b>	<b>1958</b>	<b>29207</b>	<b>2053</b>	<b>57637</b>	<b>419500</b>	<b>3958</b>	<b>3692</b>	<b>84</b>
a) 1-14 days	..	10023	..	31888	—	—	3692	..
b) 15-28 days	..	5	..	7466	—	—	—	..
c) 28 days to 3 months	..	127	..	18283	25000	—	—	..
d) Over 3 months to 6 months	..	15766	..	—	52300	—	—	..
e) Over 6 months to one year	..	770	..	—	137500	—	—	..
f) Over one year to 3 years	..	1135	..	—	153600	—	—	..
g) Over 3 years to 5 years	..	1272	..	—	30700	—	—	..
h) Over 5 years	..	109	..	—	20400	—	—	..
<b>III. Loans and Advances</b>	<b>48552</b>	<b>393775</b>	<b>351807</b>	<b>160070</b>	<b>23580200</b>	<b>77631</b>	<b>36787</b>	<b>7840</b>
a) 1-14 days	..	23638	..	19255	4932700	—	1904	..
b) 15-28 days	..	17672	..	12564	825800	—	2130	..
c) 28 days to 3 months	..	51766	..	47850	774700	—	2686	..
d) Over 3 months to 6 months	..	15624	..	2409	474000	—	3432	..
e) Over 6 months to one year	..	22402	..	3306	530000	—	442	..
f) Over one year to 3 years	..	164104	..	72145	2993200	—	20342	..
g) Over 3 years to 5 years	..	51877	..	2538	5052000	—	5841	..
h) Over 5 years	..	46692	..	3	7997800	—	10	..
<b>IV. Investments (Book Value)</b>	<b>36450</b>	<b>273565</b>	<b>425432</b>	<b>212392</b>	<b>13629400</b>	<b>56370</b>	<b>20769</b>	<b>3420</b>
a) 1-14 days	..	11251	—	3585	515000	—	200	..
b) 15-28 days	..	1902	—	6309	852000	—	500	..
c) 28 days to 3 months	..	8200	—	17793	561500	—	521	..
d) Over 3 months to 6 months	..	25600	—	12003	391200	—	1552	..
e) Over 6 months to one year	..	11885	—	23894	970600	—	512	..
f) Over one year to 3 years	..	41432	—	71578	3683800	—	8112	..
g) Over 3 years to 5 years	..	95988	—	38573	2944500	—	6067	..
h) Over 5 years	..	77307	—	38657	3710800	—	3305	..
<b>V. Foreign Currency Assets</b>	..	<b>40616</b>	<b>81495</b>	<b>18500</b>	<b>818600</b>	<b>3384.61</b>	<b>52984</b>	..
a) 1-14 days	..	8589	11969	7963	413200	427.68	5680	..
b) 15-28 days	..	7557	11213	1911	102100	191.02	4991	..
c) 28 days to 3 months	..	9310	27852	4874	127500	612.78	20328	..
d) Over 3 months to 6 months	..	15160	25055	3072	44900	453.01	14149	..
e) Over 6 months to one year	..	—	5406	462	—	1700.12	7436	..
f) Over one year to 3 years	..	—	—	—	—	—	400	..
g) Over 3 years to 5 years	..	—	—	218	—	—	—	..
h) Over 5 years	..	—	—	—	130900	—	—	..
<b>VI. Foreign Currency Liabilities</b>	..	<b>33371</b>	<b>81494</b>	<b>5048</b>	<b>376400</b>	<b>4354.14</b>	<b>52989</b>	..
a) 1-14 days	..	16333	13000	2286	48400	544.43	15847	..
b) 15-28 days	..	555	11344	11	60200	84.65	11366	..
c) 28 days to 3 months	..	2711	23307	1250	68100	1151.66	12944	..
d) Over 3 months to 6 months	..	5415	26851	430	21400	420.90	12170	..
e) Over 6 months to one year	..	7354	6901	948	122500	1453.61	662	..
f) Over one year to 3 years	..	1003	91	123	55800	698.89	—	..
g) Over 3 years to 5 years	..	—	—	—	—	—	—	..
h) Over 5 years	..	—	—	—	—	—	—	..

Source : Annual accounts of banks.