## TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
## STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

| Maturity-wise Liabilities/Assets | As on March 31 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | State Bank of India | | State Bank of Bikaner and Jaipur | | State Bank of Hyderabad | | State Bank of Indore | |
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| **I. Deposits** | **18666643** | **22365959** | **907402** | **1032608** | **1252699** | **1452426** | **509637** | **671700** |
| a) 1 -14 days | 2464698 | 1841588 | 78516 | 91657 | 130264 | 157107 | | 78900 |
| b) 15-28 days | 292506 | 372680 | 13879 | 22404 | 45220 | 54169 | | 26900 |
| c) 28 days to 3 months | 491141 | 684698 | 39660 | 61166 | 102058 | 112292 | | 64200 |
| d) Over 3 months to 6 months | 755919 | 994425 | 59871 | 60757 | 127848 | 122359 | | 58900 |
| e) Over 6 months to one year | 1638636 | 1463821 | 113377 | 103160 | 172347 | 237331 | | 79100 |
| f) Over one year to 3 years | 9780393 | 12742995 | 560588 | 645935 | 614964 | 694609 | | 320600 |
| g) Over 3 years to 5 years | 2709089 | 3757977 | 31515 | 34135 | 33520 | 42071 | | 28400 |
| h) Over 5 years | 534261 | 507775 | 9996 | 13394 | 26478 | 32488 | | 14700 |
| **II. Borrowings** | **233989** | **253741** | **9481** | **4683** | **18323** | **9769** | **17765** | **20800** |
| a) 1 -14 days | 1018 | 2827 | 8591 | 3966 | 0 | 605 | | 0 |
| b) 15-28 days | 27344 | 0 | 0 | 0 | 0 | 0 | | 200 |
| c) 28 days to 3 months | 2085 | 1795 | 0 | 0 | 333 | 584 | | 10400 |
| d) Over 3 months to 6 months | 20551 | 26271 | 159 | 138 | 2539 | 1022 | | 1100 |
| e) Over 6 months to one year | 22661 | 29446 | 123 | 136 | 2970 | 1548 | | 3500 |
| f) Over one year to 3 years | 71395 | 100697 | 454 | 330 | 8702 | 4392 | | 2700 |
| g) Over 3 years to 5 years | 36389 | 58844 | 142 | 108 | 3617 | 1576 | | 1500 |
| h) Over 5 years | 52546 | 33861 | 12 | 5 | 162 | 42 | | 1400 |
| **III. Loans and Advances** | **8009200** | **9287757** | **440111** | **516812** | **608753** | **754870** | **284153** | **342700** |
| a) 1 -14 days | 2201241 | 1366988 | 25178 | 55386 | 50695 | 62316 | | 43200 |
| b) 15-28 days | 54043 | 328048 | 8798 | 39081 | 28716 | 26222 | | 8200 |
| c) 28 days to 3 months | 425773 | 517375 | 31211 | 24526 | 49196 | 42485 | | 27000 |
| d) Over 3 months to 6 months | 110749 | 329641 | 34911 | 7439 | 34474 | 49709 | | 8100 |
| e) Over 6 months to one year | 227386 | 1403465 | 64750 | 11710 | 66634 | 82815 | | 9000 |
| f) Over one year to 3 years | 3369697 | 3458371 | 196946 | 299497 | 255851 | 267985 | | 166700 |
| g) Over 3 years to 5 years | 1001683 | 620951 | 36909 | 37204 | 47560 | 78478 | | 38100 |
| h) Over 5 years | 618628 | 1262918 | 41408 | 41969 | 75627 | 144860 | | 42400 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
STATE BANK OF INDIA AND ITS ASSOCIATES

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **8867876** | **11891554** | **484551** | **532473** | **702771** | **880531** | **240080** | **391600** |
| a) 1 -14 days | 33177 | 700541 | 1956 | 45140 | 970 | 397 | | 32700 |
| b) 15-28 days | 44130 | 49730 | 2864 | 0 | 2043 | 0 | | 37000 |
| c) 28 days to 3 months | 379252 | 437042 | 3256 | 2731 | 10378 | 6463 | | 56800 |
| d) Over 3 months to 6 months | 191671 | 486252 | 6105 | 37364 | 14387 | 79044 | | 8400 |
| e) Over 6 months to one year | 133545 | 205926 | 12190 | 20888 | 15527 | 37223 | | 29400 |
| f) Over one year to 3 years | 1363816 | 2586509 | 137343 | 92935 | 119880 | 159441 | | 37900 |
| g) Over 3 years to 5 years | 2324253 | 1557962 | 72783 | 96865 | 130886 | 124716 | | 51400 |
| h) Over 5 years | 4398032 | 5867592 | 248054 | 236550 | 408700 | 473247 | | 138000 |
| **V. Foreign Currency Assets** | **2670956** | **2969726** | **14777** | **12878** | **29107** | **35922** | **0** | **9000** |
| a) 1 -14 days | 1797753 | 1900783 | 0 | 0 | 13394 | 26952 | | 2100 |
| b) 15-28 days | 107873 | 129259 | 0 | 0 | 0 | 467 | | 800 |
| c) 28 days to 3 months | 136883 | 462393 | 0 | 0 | 153 | 5522 | | 3300 |
| d) Over 3 months to 6 months | 427388 | 251100 | 14777 | 12878 | 15560 | 2981 | | 2500 |
| e) Over 6 months to one year | 32365 | 82653 | 0 | 0 | 0 | 0 | | 300 |
| f) Over one year to 3 years | 129290 | 78915 | 0 | 0 | 0 | 0 | | 0 |
| g) Over 3 years to 5 years | 23972 | 30999 | 0 | 0 | 0 | 0 | | 0 |
| h) Over 5 years | 15432 | 33624 | 0 | 0 | 0 | 0 | | 0 |
| **VI. Foreign Currency Liabilities** | **2588616** | **1850776** | **19919** | **16914** | **24124** | **31761** | **0** | **9000** |
| a) 1 -14 days | 1575506 | 785706 | 0 | 0 | 777 | 4036 | | 1600 |
| b) 15-28 days | 33743 | 11770 | 0 | 0 | 2640 | 639 | | 400 |
| c) 28 days to 3 months | 112847 | 53825 | 0 | 0 | 2535 | 2524 | | 400 |
| d) Over 3 months to 6 months | 140581 | 87205 | 10905 | 8118 | 3395 | 4021 | | 1000 |
| e) Over 6 months to one year | 282828 | 262752 | 2800 | 2681 | 8209 | 8211 | | 1700 |
| f) Over one year to 3 years | 436458 | 649380 | 2225 | 2395 | 6568 | 12330 | | 3900 |
| g) Over 3 years to 5 years | 736 | 56 | 3989 | 3720 | 0 | 0 | | 0 |
| h) Over 5 years | 5917 | 82 | 0 | 0 | 0 | 0 | | 0 |

*Source*: Annual accounts of banks of respective years.

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**STATE BANK OF INDIA AND ITS ASSOCIATES**

| Maturity-wise Liabilities/Assets | State Bank of Mysore | | State Bank of Patiala | | State Bank of Saurashtra | | State Bank of Travancore | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| **I. Deposits** | **663235** | **738334** | **1018169** | **1134653** | **577289** | **666753** | **1018260** | **1157279** |
| a) 1 -14 days | 0 | 34859 | 0 | 137334 | 0 | 52184 | 116330 | 51127 |
| b) 15-28 days | 0 | 6833 | 0 | 27798 | 0 | 18005 | 15581 | 9123 |
| c) 28 days to 3 months | 0 | 23725 | 0 | 64420 | 0 | 52621 | 106754 | 57957 |
| d) Over 3 months to 6 months | 0 | 40731 | 0 | 76016 | 0 | 41711 | 92663 | 70609 |
| e) Over 6 months to one year | 0 | 49746 | 0 | 130066 | 0 | 85215 | 447174 | 170505 |
| f) Over one year to 3 years | 0 | 337731 | 0 | 655914 | 0 | 355737 | 214331 | 599481 |
| g) Over 3 years to 5 years | 0 | 138796 | 0 | 30654 | 0 | 35297 | 18611 | 104545 |
| h) Over 5 years | 0 | 105913 | 0 | 12451 | 0 | 25983 | 6816 | 93932 |
| **II. Borrowings** | **47465** | **11206** | **6267** | **1771** | **27640** | **3650** | **6148** | **3775** |
| a) 1 -14 days | 0 | 7821 | 0 | 1025 | 0 | 0 | 1628 | 824 |
| b) 15-28 days | 0 | 0 | 0 | 0 | 0 | 54 | 0 | 0 |
| c) 28 days to 3 months | 0 | 2 | 0 | 35 | 0 | 6 | 281 | 169 |
| d) Over 3 months to 6 months | 0 | 249 | 0 | 160 | 0 | 465 | 698 | 456 |
| e) Over 6 months to one year | 0 | 600 | 0 | 184 | 0 | 495 | 969 | 707 |
| f) Over one year to 3 years | 0 | 1835 | 0 | 347 | 0 | 912 | 2036 | 1267 |
| g) Over 3 years to 5 years | 0 | 352 | 0 | 20 | 0 | 900 | 430 | 284 |
| h) Over 5 years | 0 | 347 | 0 | 0 | 0 | 818 | 106 | 68 |
| **III. Loans and Advances** | **349510** | **406777** | **577541** | **683339** | **319973** | **359556** | **513121** | **639750** |
| a) 1 -14 days | 0 | 32324 | 0 | 67924 | 0 | 58074 | 46341 | 68702 |
| b) 15-28 days | 0 | 8896 | 0 | 32130 | 0 | 6588 | 33081 | 16115 |
| c) 28 days to 3 months | 0 | 6394 | 0 | 66160 | 0 | 28827 | 13079 | 10079 |
| d) Over 3 months to 6 months | 0 | 40346 | 0 | 78351 | 0 | 9298 | 11172 | 44785 |
| e) Over 6 months to one year | 0 | 11675 | 0 | 90044 | 0 | 18874 | 8202 | 26633 |
| f) Over one year to 3 years | 0 | 249542 | 0 | 205311 | 0 | 177030 | 292478 | 376097 |
| g) Over 3 years to 5 years | 0 | 10911 | 0 | 68100 | 0 | 18087 | 45124 | 22509 |
| h) Over 5 years | 0 | 46689 | 0 | 75319 | 0 | 42778 | 63644 | 74830 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**STATE BANK OF INDIA AND ITS ASSOCIATES**

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **302620** | **355594** | **452388** | **424011** | **257004** | **307342** | **487158** | **545262** |
| a) 1 -14 days | 0 | 400 | 0 | 0 | 0 | 7010 | 1455 | 120 |
| b) 15-28 days | 0 | 0 | 0 | 486 | 0 | 0 | 0 | 0 |
| c) 28 days to 3 months | 0 | 2602 | 0 | 6201 | 0 | 5160 | 11356 | 7515 |
| d) Over 3 months to 6 months | 0 | 16266 | 0 | 24838 | 0 | 18124 | 21923 | 36194 |
| e) Over 6 months to one year | 0 | 5883 | 0 | 9498 | 0 | 8621 | 9306 | 24097 |
| f) Over one year to 3 years | 0 | 28820 | 0 | 54998 | 0 | 52626 | 119984 | 109278 |
| g) Over 3 years to 5 years | 0 | 56048 | 0 | 76600 | 0 | 55478 | 72578 | 48730 |
| h) Over 5 years | 0 | 245575 | 0 | 251390 | 0 | 160323 | 250556 | 319328 |
| **V. Foreign Currency Assets** | **3136** | **0** | **0** | **28575** | **0** | **18470** | **82739** | **97160** |
| a) 1 -14 days | 0 | 0 | 0 | 9557 | 0 | 5850 | 28695 | 16408 |
| b) 15-28 days | 0 | 0 | 0 | 71 | 0 | 2063 | 15108 | 11386 |
| c) 28 days to 3 months | 0 | 0 | 0 | 9781 | 0 | 3894 | 36707 | 29148 |
| d) Over 3 months to 6 months | 0 | 0 | 0 | 6396 | 0 | 4001 | 2229 | 39358 |
| e) Over 6 months to one year | 0 | 0 | 0 | 2770 | 0 | 1331 | 0 | 860 |
| f) Over one year to 3 years | 0 | 0 | 0 | 0 | 0 | 1331 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 3136 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **3136** | **0** | **0** | **23650** | **0** | **18470** | **83708** | **97334** |
| a) 1 -14 days | 0 | 0 | 0 | 1609 | 0 | 3959 | 18287 | 16877 |
| b) 15-28 days | 0 | 0 | 0 | 653 | 0 | 403 | 1509 | 992 |
| c) 28 days to 3 months | 0 | 0 | 0 | 1662 | 0 | 1638 | 6260 | 6877 |
| d) Over 3 months to 6 months | 0 | 0 | 0 | 2505 | 0 | 2018 | 11525 | 12387 |
| e) Over 6 months to one year | 0 | 0 | 0 | 5972 | 0 | 2930 | 16540 | 18512 |
| f) Over one year to 3 years | 0 | 0 | 0 | 11236 | 0 | 7522 | 29587 | 41689 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 13 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 3136 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**NATIONALISED BANKS**

(Amount in Rs. lakh)

| Maturity-wise Liabilities/Assets | As on March 31 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Allahabad Bank | | Andhra Bank | | Bank of Baroda | | Bank of India | |
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| **I. Deposits** | **176421** | **2010702** | **1441795** | **1829152** | **3926500** | **4325200** | **4774389** | **5167881** |
| a) 1 -14 days | 0 | 88305 | 0 | 131099 | 591500 | 617100 | 0 | 1115094 |
| b) 15-28 days | 0 | 36573 | 0 | 51745 | 63800 | 62100 | 0 | 246040 |
| c) 28 days to 3 months | 0 | 109320 | 0 | 227165 | 198600 | 246500 | 0 | 448956 |
| d) Over 3 months to 6 months | 0 | 96725 | 0 | 173732 | 210800 | 284000 | 0 | 300684 |
| e) Over 6 months to one year | 0 | 166632 | 0 | 335479 | 360400 | 448500 | 0 | 438745 |
| f) Over one year to 3 years | 0 | 1209373 | 0 | 826368 | 2351900 | 2511100 | 0 | 2121461 |
| g) Over 3 years to 5 years | 0 | 189157 | 0 | 43617 | 105400 | 107000 | 0 | 266181 |
| h) Over 5 years | 0 | 114617 | 0 | 39947 | 44100 | 48900 | 0 | 230720 |
| **II. Borrowings** | **3458** | **7018** | **14640** | **17793** | **36100** | **85300** | **187593** | **179754** |
| a) 1 -14 days | 0 | 199 | 0 | 2265 | 600 | 500 | 0 | 81004 |
| b) 15-28 days | 0 | 5 | 0 | 85 | 0 | 800 | 0 | 854 |
| c) 28 days to 3 months | 0 | 674 | 0 | 190 | 300 | 1500 | 0 | 10636 |
| d) Over 3 months to 6 months | 0 | 32 | 0 | 2636 | 5900 | 13900 | 0 | 28963 |
| e) Over 6 months to one year | 0 | 808 | 0 | 2781 | 5200 | 18800 | 0 | 51198 |
| f) Over one year to 3 years | 0 | 3048 | 0 | 7137 | 18700 | 39300 | 0 | 5098 |
| g) Over 3 years to 5 years | 0 | 2045 | 0 | 2477 | 3700 | 6900 | 0 | 1836 |
| h) Over 5 years | 0 | 207 | 0 | 222 | 1700 | 3600 | 0 | 165 |
| **III. Loans and Advances** | **824006** | **958270** | **557360** | **742317** | **1989900** | **2216800** | **2523105** | **3182314** |
| a) 1 -14 days | 0 | 106654 | 0 | 69792 | 804300 | 502700 | 0 | 467417 |
| b) 15-28 days | 0 | 9346 | 0 | 27951 | 23900 | 62000 | 0 | 72151 |
| c) 28 days to 3 months | 0 | 26371 | 0 | 69027 | 112800 | 218300 | 0 | 177523 |
| d) Over 3 months to 6 months | 0 | 19574 | 0 | 73797 | 61300 | 149200 | 0 | 198968 |
| e) Over 6 months to one year | 0 | 20241 | 0 | 102321 | 55100 | 145900 | 0 | 447397 |
| f) Over one year to 3 years | 0 | 454070 | 0 | 243958 | 542000 | 877800 | 0 | 925852 |
| g) Over 3 years to 5 years | 0 | 127870 | 0 | 74941 | 140700 | 124800 | 0 | 478192 |
| h) Over 5 years | 0 | 194144 | 0 | 80530 | 249800 | 136100 | 0 | 414814 |

## TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
## NATIONALISED BANKS

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **822061** | **871913** | **762606** | **990524** | **1738500** | **1859500** | **1666577** | **1822487** |
| a) 1 -14 days | 0 | 4214 | 0 | 4874 | 15700 | 13900 | 0 | 47882 |
| b) 15-28 days | 0 | 498 | 0 | 1985 | 0 | 7700 | 0 | 2665 |
| c) 28 days to 3 months | 0 | 16468 | 0 | 73794 | 36200 | 105800 | 0 | 26900 |
| d) Over 3 months to 6 months | 0 | 30985 | 0 | 28728 | 41200 | 69100 | 0 | 54803 |
| e) Over 6 months to one year | 0 | 22541 | 0 | 57527 | 42900 | 25500 | 0 | 83354 |
| f) Over one year to 3 years | 0 | 119437 | 0 | 157378 | 227300 | 245100 | 0 | 167930 |
| g) Over 3 years to 5 years | 0 | 138411 | 0 | 174371 | 344300 | 302800 | 0 | 270074 |
| h) Over 5 years | 0 | 539359 | 0 | 491867 | 1030900 | 1089600 | 0 | 1168879 |
| **V. Foreign Currency Assets** | **9052** | **11797** | **15374** | **23905** | **1620200** | **1559000** | **431345** | **568435** |
| a) 1 -14 days | 6934 | 8587 | 4022 | 16226 | 438300 | 379900 | 80604 | 201198 |
| b) 15-28 days | 786 | 0 | 2682 | 3731 | 304200 | 145000 | 48247 | 64893 |
| c) 28 days to 3 months | 1308 | 1795 | 6172 | 1066 | 148600 | 378800 | 85400 | 91073 |
| d) Over 3 months to 6 months | 0 | 1415 | 1839 | 0 | 217600 | 239700 | 157113 | 89919 |
| e) Over 6 months to one year | 24 | 0 | 222 | 2267 | 102800 | 166900 | 6739 | 46300 |
| f) Over one year to 3 years | 0 | 0 | 437 | 0 | 207000 | 208800 | 49135 | 73928 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 615 | 53400 | 10700 | 2107 | 1124 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 148300 | 29200 | 2000 | 0 |
| **VI. Foreign Currency Liabilities** | **14697** | **11797** | **13830** | **16853** | **1540200** | **1552700** | **369945** | **660035** |
| a) 1 -14 days | 8254 | 6792 | 1080 | 2954 | 416300 | 394500 | 34945 | 189304 |
| b) 15-28 days | 2931 | 111 | 716 | 488 | 150400 | 207300 | 12677 | 10196 |
| c) 28 days to 3 months | 300 | 637 | 2559 | 1471 | 195600 | 300100 | 26774 | 159049 |
| d) Over 3 months to 6 months | 335 | 942 | 2237 | 2989 | 199200 | 295000 | 45534 | 66232 |
| e) Over 6 months to one year | 1414 | 1951 | 5148 | 6878 | 139200 | 83300 | 89386 | 105804 |
| f) Over one year to 3 years | 1463 | 1364 | 2090 | 2073 | 306200 | 149600 | 160629 | 127388 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 7300 | 58000 | 0 | 2030 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 126000 | 64900 | 0 | 32 |

*Source* : Annual accounts of banks of respective years.

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**NATIONALISED BANKS**

| Maturity-wise Liabilities/Assets | Bank of Maharashtra 2000 | Bank of Maharashtra 2001 | Canara Bank 2000 | Canara Bank 2001 | Central Bank of India 2000 | Central Bank of India 2001 | Corporation Bank 2000 | Corporation Bank 2001 |
|---|---|---|---|---|---|---|---|---|
| | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| **I. Deposits** | **1340655** | **1702456** | **4800136** | **5906953** | **3587171** | **4074053** | **1427963** | **1656014** |
| a) 1 -14 days | 109111 | 118517 | 0 | 375652 | 0 | 135737 | 0 | 194447 |
| b) 15-28 days | 32599 | 78635 | 0 | 171960 | 0 | 23802 | 0 | 43338 |
| c) 28 days to 3 months | 79586 | 146299 | 0 | 431132 | 0 | 269176 | 0 | 198650 |
| d) Over 3 months to 6 months | 94481 | 155126 | 0 | 486371 | 0 | 228109 | 0 | 177841 |
| e) Over 6 months to one year | 146658 | 189984 | 0 | 861940 | 0 | 353696 | 0 | 232751 |
| f) Over one year to 3 years | 682215 | 826647 | 0 | 1802109 | 0 | 2429044 | 0 | 762311 |
| g) Over 3 years to 5 years | 147541 | 131867 | 0 | 495764 | 0 | 443834 | 0 | 29234 |
| h) Over 5 years | 48464 | 55381 | 0 | 1282025 | 0 | 190655 | 0 | 17442 |
| **II. Borrowings** | **24201** | **14908** | **132416** | **146625** | **29098** | **37619** | **29628** | **59495** |
| a) 1 -14 days | 12444 | 5 | 0 | 43022 | 0 | 23861 | 0 | 34008 |
| b) 15-28 days | 0 | 0 | 0 | 128 | 0 | 0 | 0 | 0 |
| c) 28 days to 3 months | 142 | 97 | 0 | 1280 | 0 | 1 | 0 | 20338 |
| d) Over 3 months to 6 months | 1749 | 2132 | 0 | 4403 | 0 | 1191 | 0 | 722 |
| e) Over 6 months to one year | 2438 | 2258 | 0 | 4690 | 0 | 1021 | 0 | 902 |
| f) Over one year to 3 years | 3753 | 6531 | 0 | 10103 | 0 | 4010 | 0 | 2327 |
| g) Over 3 years to 5 years | 2519 | 2872 | 0 | 20910 | 0 | 678 | 0 | 980 |
| h) Over 5 years | 1156 | 1013 | 0 | 62089 | 0 | 6857 | 0 | 218 |
| **III. Loans and Advances** | **566826** | **675708** | **2354673** | **2783177** | **1580492** | **1861208** | **777747** | **866606** |
| a) 1 -14 days | 37485 | 65680 | 0 | 354770 | 0 | 50778 | 0 | 51614 |
| b) 15-28 days | 12991 | 21713 | 0 | 208415 | 0 | 65826 | 0 | 27223 |
| c) 28 days to 3 months | 37465 | 40377 | 0 | 376573 | 0 | 86761 | 0 | 35388 |
| d) Over 3 months to 6 months | 38022 | 57620 | 0 | 208585 | 0 | 130150 | 0 | 31827 |
| e) Over 6 months to one year | 113493 | 100719 | 0 | 497730 | 0 | 174815 | 0 | 52139 |
| f) Over one year to 3 years | 148947 | 232660 | 0 | 463589 | 0 | 831398 | 0 | 352494 |
| g) Over 3 years to 5 years | 141018 | 117617 | 0 | 256548 | 0 | 252006 | 0 | 71835 |
| h) Over 5 years | 37405 | 39322 | 0 | 416967 | 0 | 269474 | 0 | 244086 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
NATIONALISED BANKS

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **748797** | **887452** | **2002280** | **2144546** | **1708417** | **1927742** | **596243** | **686034** |
| a) 1 -14 days | 1242 | 1545 | 0 | 5174 | 0 | 0 | 0 | 39265 |
| b) 15-28 days | 418 | 75 | 0 | 0 | 0 | 4380 | 0 | 2940 |
| c) 28 days to 3 months | 6544 | 3101 | 0 | 30434 | 0 | 50975 | 0 | 18967 |
| d) Over 3 months to 6 months | 9580 | 22433 | 0 | 57409 | 0 | 20621 | 0 | 36794 |
| e) Over 6 months to one year | 24809 | 20579 | 0 | 103157 | 0 | 21352 | 0 | 23265 |
| f) Over one year to 3 years | 88328 | 93534 | 0 | 318286 | 0 | 173283 | 0 | 126532 |
| g) Over 3 years to 5 years | 135400 | 182735 | 0 | 407047 | 0 | 300089 | 0 | 109246 |
| h) Over 5 years | 482476 | 563450 | 0 | 1223039 | 0 | 1357042 | 0 | 329025 |
| **V. Foreign Currency Assets** | **27323** | **6732** | **457900** | **423535** | **148966** | **112275** | **98385** | **305130** |
| a) 1 -14 days | 3817 | 0 | 121700 | 65280 | 93812 | 49258 | 15506 | 44078 |
| b) 15-28 days | 6634 | 0 | 45800 | 32417 | 218 | 0 | 21563 | 3744 |
| c) 28 days to 3 months | 9595 | 51 | 92300 | 121141 | 23663 | 41872 | 16283 | 120148 |
| d) Over 3 months to 6 months | 5390 | 2855 | 109600 | 89086 | 17485 | 16186 | 25631 | 70396 |
| e) Over 6 months to one year | 319 | 3826 | 60900 | 52592 | 13268 | 4378 | 11912 | 46015 |
| f) Over one year to 3 years | 1568 | 0 | 6500 | 14981 | 520 | 581 | 7490 | 20749 |
| g) Over 3 years to 5 years | 0 | 0 | 11600 | 39638 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 9500 | 8400 | 0 | 0 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **10139** | **14819** | **348500** | **413365** | **142696** | **96463** | **97004** | **156726** |
| a) 1 -14 days | 1887 | 936 | 42400 | 66145 | 94746 | 39589 | 12819 | 1933 |
| b) 15-28 days | 5290 | 243 | 16500 | 22058 | 1964 | 1191 | 14519 | 314 |
| c) 28 days to 3 months | 1262 | 2736 | 50500 | 33769 | 6983 | 3804 | 17626 | 105725 |
| d) Over 3 months to 6 months | 823 | 2548 | 42500 | 47105 | 7897 | 7531 | 11305 | 34257 |
| e) Over 6 months to one year | 877 | 4345 | 85300 | 89857 | 14102 | 15051 | 23829 | 14497 |
| f) Over one year to 3 years | 0 | 4011 | 110000 | 154431 | 17004 | 29297 | 16906 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 1300 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**NATIONALISED BANKS**

| Maturity-wise Liabilities/Assets | Dena Bank | | Indian Bank | | Indian Overseas Banl | | Oriental Bank of Comm | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) |
| **I. Deposits** | **1328661** | **1457300** | **1911350** | **2169299** | **2431775** | **2741417** | **1655418** | **1836222** |
| a) 1 -14 days | 88714 | 114387 | 143879 | 162030 | 0 | 305662 | 118796 | 95273 |
| b) 15-28 days | 23023 | 30474 | 80007 | 104493 | 0 | 64350 | 104019 | 74988 |
| c) 28 days to 3 months | 78850 | 101343 | 158767 | 87450 | 0 | 252093 | 167245 | 123713 |
| d) Over 3 months to 6 months | 97205 | 107245 | 160398 | 83573 | 0 | 264400 | 284408 | 245860 |
| e) Over 6 months to one year | 255969 | 233796 | 235800 | 170350 | 0 | 401154 | 436085 | 418727 |
| f) Over one year to 3 years | 686658 | 754199 | 893729 | 974443 | 0 | 1273057 | 390555 | 615019 |
| g) Over 3 years to 5 years | 71869 | 64438 | 132055 | 361638 | 0 | 36661 | 118792 | 196932 |
| h) Over 5 years | 26373 | 51418 | 106715 | 225322 | 0 | 144040 | 35518 | 65710 |
| **II. Borrowings** | **75469** | **37750** | **29445** | **31420** | **29706** | **14590** | **51386** | **22729** |
| a) 1 -14 days | 20683 | 18969 | 16325 | 6174 | 0 | 159 | 11575 | 5078 |
| b) 15-28 days | 0 | 0 | 2 | 136 | 0 | 2233 | 0 | 0 |
| c) 28 days to 3 months | 2655 | 1021 | 1443 | 344 | 0 | 4 | 186 | 10259 |
| d) Over 3 months to 6 months | 38217 | 1441 | 1874 | 885 | 0 | 1261 | 35782 | 834 |
| e) Over 6 months to one year | 2118 | 2797 | 2203 | 17175 | 0 | 1076 | 782 | 682 |
| f) Over one year to 3 years | 7475 | 9422 | 3647 | 4253 | 0 | 5597 | 1867 | 2501 |
| g) Over 3 years to 5 years | 3280 | 2887 | 1506 | 1528 | 0 | 3851 | 961 | 1886 |
| h) Over 5 years | 1041 | 1213 | 2445 | 925 | 0 | 409 | 233 | 1489 |
| **III. Loans and Advances** | **711788** | **700189** | **820340** | **943390** | **1157320** | **1380933** | **951348** | **1107641** |
| a) 1 -14 days | 44971 | 34480 | 84804 | 105466 | 0 | 379309 | 58484 | 67013 |
| b) 15-28 days | 9565 | 19884 | 87361 | 98242 | 0 | 63851 | 25494 | 32068 |
| c) 28 days to 3 months | 26220 | 30809 | 53333 | 22541 | 0 | 113632 | 70544 | 73313 |
| d) Over 3 months to 6 months | 15004 | 32771 | 40236 | 15220 | 0 | 88971 | 69575 | 83136 |
| e) Over 6 months to one year | 13363 | 36729 | 30077 | 17448 | 0 | 119426 | 135808 | 300648 |
| f) Over one year to 3 years | 211148 | 157601 | 265258 | 507276 | 0 | 180286 | 368646 | 248032 |
| g) Over 3 years to 5 years | 281060 | 247304 | 81934 | 69634 | 0 | 333103 | 98076 | 147016 |
| h) Over 5 years | 110457 | 140611 | 177337 | 107563 | 0 | 102355 | 124721 | 156415 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
NATIONALISED BANKS

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **691530** | **681604** | **854658** | **1000048** | **1025046** | **1177065** | **1155957** | **1229848** |
| a) 1 -14 days | 2815 | 2634 | 0 | 47030 | 0 | 4244 | 2 | 24 |
| b) 15-28 days | 0 | 0 | 0 | 5022 | 0 | 4040 | 0 | 0 |
| c) 28 days to 3 months | 7748 | 5134 | 640 | 14421 | 0 | 21831 | 9297 | 10892 |
| d) Over 3 months to 6 months | 5588 | 8058 | 9227 | 759 | 0 | 53195 | 58281 | 23296 |
| e) Over 6 months to one year | 7035 | 23392 | 8535 | 10928 | 0 | 51723 | 22117 | 19338 |
| f) Over one year to 3 years | 77135 | 60407 | 49811 | 82134 | 0 | 207266 | 126049 | 136203 |
| g) Over 3 years to 5 years | 87618 | 106607 | 60886 | 104222 | 0 | 174706 | 241291 | 232815 |
| h) Over 5 years | 503591 | 475372 | 725559 | 735532 | 0 | 660060 | 698920 | 807280 |
| **V. Foreign Currency Assets** | **24787** | **97233** | **229365** | **0** | **453318** | **372790** | **34501** | **38149** |
| a) 1 -14 days | 2710 | 38712 | 12883 | 0 | 108141 | 71490 | 3302 | 5692 |
| b) 15-28 days | 591 | 24730 | 24835 | 0 | 63121 | 35533 | 2992 | 1403 |
| c) 28 days to 3 months | 1329 | 29627 | 15735 | 0 | 169085 | 82376 | 8942 | 12995 |
| d) Over 3 months to 6 months | 2439 | 3247 | 23734 | 0 | 38414 | 54931 | 7893 | 10850 |
| e) Over 6 months to one year | 6461 | 329 | 2173 | 0 | 16549 | 30569 | 11372 | 7209 |
| f) Over one year to 3 years | 10783 | 271 | 46845 | 0 | 10977 | 58638 | 0 | 0 |
| g) Over 3 years to 5 years | 474 | 212 | 26842 | 0 | 10778 | 17508 | 0 | 0 |
| h) Over 5 years | 0 | 105 | 76318 | 0 | 36253 | 21745 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **61165** | **27630** | **234365** | **0** | **447271** | **364832** | **34501** | **38149** |
| a) 1 -14 days | 13399 | 2687 | 19697 | 0 | 84907 | 73067 | 6839 | 12405 |
| b) 15-28 days | 6601 | 525 | 53357 | 0 | 44981 | 16998 | 2539 | 1641 |
| c) 28 days to 3 months | 18403 | 905 | 46155 | 0 | 126577 | 42827 | 5998 | 4313 |
| d) Over 3 months to 6 months | 16390 | 884 | 17837 | 0 | 56664 | 41159 | 5554 | 5518 |
| e) Over 6 months to one year | 4534 | 5161 | 22636 | 0 | 53669 | 66475 | 13571 | 13431 |
| f) Over one year to 3 years | 1738 | 16175 | 30294 | 0 | 33830 | 66636 | 0 | 841 |
| g) Over 3 years to 5 years | 59 | 1280 | 594 | 0 | 2178 | 5489 | 0 | 0 |
| h) Over 5 years | 41 | 13 | 43795 | 0 | 44465 | 52181 | 0 | 0 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**NATIONALISED BANKS**

| Maturity-wise Liabilities/Assets | Punjab & Sind Bank 2000 | Punjab & Sind Bank 2001 | Punjab National Banl 2000 | Punjab National Banl 2001 | Syndicate Bank 2000 | Syndicate Bank 2001 | Union Bank of India 2000 | Union Bank of India 2001 |
|---|---|---|---|---|---|---|---|---|
| | (25) | (26) | (27) | (28) | (29) | (30) | (31) | (32) |
| **I. Deposits** | **1055598** | **1190471** | **4748323** | **5613113** | **2137100** | **2289826** | **3110536** | **3488806** |
| a) 1 -14 days | 68618 | 72900 | 347581 | 524479 | 214200 | 188027 | 242381 | 238783 |
| b) 15-28 days | 24084 | 27420 | 49596 | 133072 | 103300 | 50038 | 54636 | 64486 |
| c) 28 days to 3 months | 123466 | 137080 | 118743 | 331294 | 139100 | 176276 | 196206 | 255708 |
| d) Over 3 months to 6 months | 151094 | 173050 | 143031 | 431977 | 202700 | 208956 | 245800 | 295355 |
| e) Over 6 months to one year | 170908 | 195366 | 229617 | 642777 | 222400 | 304256 | 352911 | 496664 |
| f) Over one year to 3 years | 350957 | 388500 | 2311227 | 3234762 | 1159500 | 1253311 | 1810496 | 1889039 |
| g) Over 3 years to 5 years | 35831 | 38090 | 81091 | 210986 | 74300 | 84741 | 145526 | 172313 |
| h) Over 5 years | 130640 | 158065 | 1467437 | 103766 | 21600 | 24221 | 62580 | 76458 |
| **II. Borrowings** | **31852** | **11121** | **66243** | **67319** | **13700** | **47527** | **35074** | **31334** |
| a) 1 -14 days | 12916 | 4519 | 1139 | 31686 | 1700 | 33 | 28571 | 24988 |
| b) 15-28 days | 1395 | 481 | 0 | 126 | 0 | 0 | 12 | 0 |
| c) 28 days to 3 months | 16717 | 5845 | 26221 | 20559 | 0 | 256 | 103 | 45 |
| d) Over 3 months to 6 months | 318 | 101 | 27080 | 1923 | 1500 | 2276 | 1433 | 453 |
| e) Over 6 months to one year | 494 | 171 | 4160 | 2089 | 1500 | 2832 | 941 | 736 |
| f) Over one year to 3 years | 12 | 4 | 5653 | 7386 | 5000 | 9303 | 3538 | 2749 |
| g) Over 3 years to 5 years | 0 | 0 | 1601 | 3485 | 2100 | 10951 | 412 | 2272 |
| h) Over 5 years | 0 | 0 | 389 | 65 | 1900 | 21876 | 64 | 91 |
| **III. Loans and Advances** | **476482** | **518087** | **2257172** | **2802905** | **909300** | **960585** | **1461323** | **1750535** |
| a) 1 -14 days | 68166 | 73023 | 279023 | 149353 | 70800 | 82855 | 92952 | 117737 |
| b) 15-28 days | 7406 | 8077 | 62175 | 75166 | 19300 | 14737 | 29505 | 26101 |
| c) 28 days to 3 months | 29775 | 31369 | 162865 | 198115 | 77200 | 50438 | 116871 | 109025 |
| d) Over 3 months to 6 months | 18785 | 20235 | 169301 | 215901 | 63600 | 59807 | 151658 | 90433 |
| e) Over 6 months to one year | 29290 | 31224 | 212108 | 285245 | 113000 | 145571 | 223837 | 384645 |
| f) Over one year to 3 years | 231405 | 234526 | 757174 | 1162764 | 359400 | 420211 | 496699 | 715212 |
| g) Over 3 years to 5 years | 45757 | 49237 | 295051 | 309936 | 99200 | 89465 | 204021 | 167011 |
| h) Over 5 years | 45898 | 70396 | 319475 | 406425 | 106800 | 97501 | 145780 | 140371 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**NATIONALISED BANKS**

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **480902** | **549862** | **2209907** | **2512800** | **972700** | **1037066** | **1147923** | **1367160** |
| a) 1 -14 days | 2388 | 15 | 16320 | 2490 | 3500 | 53224 | 1497 | 4049 |
| b) 15-28 days | 2507 | 0 | 11156 | 11960 | 8100 | 5458 | 9825 | 30474 |
| c) 28 days to 3 months | 4528 | 4646 | 10616 | 36660 | 12600 | 41822 | 58523 | 78426 |
| d) Over 3 months to 6 months | 9200 | 151 | 17720 | 28610 | 38200 | 46160 | 38497 | 63327 |
| e) Over 6 months to one year | 13805 | 26744 | 60041 | 43950 | 23800 | 36296 | 218781 | 46171 |
| f) Over one year to 3 years | 70450 | 77009 | 131329 | 177790 | 154200 | 93885 | 238831 | 281439 |
| g) Over 3 years to 5 years | 96447 | 93220 | 250872 | 322990 | 126600 | 272257 | 542479 | 220343 |
| h) Over 5 years | 281577 | 348077 | 1711853 | 1888350 | 605700 | 487964 | 39490 | 642931 |
| **V. Foreign Currency Assets** | **26190** | **37654** | **25838** | **72824** | **519671** | **512255** | **247831** | **255863** |
| a) 1 -14 days | 5519 | 11031 | 2334 | 13108 | 0 | 0 | 58871 | 35716 |
| b) 15-28 days | 680 | 6742 | 5509 | 5413 | 214300 | 126035 | 59211 | 12322 |
| c) 28 days to 3 months | 1530 | 4453 | 13626 | 18266 | 142973 | 243621 | 27918 | 79173 |
| d) Over 3 months to 6 months | 8951 | 8941 | 3712 | 24456 | 93847 | 65138 | 44634 | 53768 |
| e) Over 6 months to one year | 9510 | 6483 | 387 | 11251 | 28520 | 27330 | 49867 | 56814 |
| f) Over one year to 3 years | 0 | 4 | 270 | 330 | 16550 | 22345 | 7330 | 17180 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 14473 | 21506 | 0 | 890 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 9008 | 6280 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **20768** | **21856** | **72300** | **67778** | **465777** | **344966** | **162961** | **164673** |
| a) 1 -14 days | 2885 | 3468 | 15701 | 10764 | 207908 | 0 | 32723 | 26126 |
| b) 15-28 days | 1708 | 1414 | 4443 | 1934 | 92926 | 79708 | 8129 | 3005 |
| c) 28 days to 3 months | 2279 | 2462 | 7382 | 4222 | 84820 | 108159 | 18777 | 11763 |
| d) Over 3 months to 6 months | 3034 | 2841 | 8453 | 6893 | 74195 | 70647 | 35952 | 25854 |
| e) Over 6 months to one year | 7632 | 7663 | 16003 | 15218 | 5492 | 57869 | 56205 | 55267 |
| f) Over one year to 3 years | 3230 | 4008 | 20174 | 28236 | 0 | 21604 | 11175 | 42658 |
| g) Over 3 years to 5 years | 0 | 0 | 127 | 420 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 17 | 91 | 436 | 6979 | 0 | 0 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**NATIONALISED BANKS**

| Maturity-wise Liabilities/Assets | United Bank of India | | UCO Bank | | Vijaya Bank | |
|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (33) | (34) | (35) | (36) | (37) | (38) |
| **I. Deposits** | **1678768** | **1847736** | **1835995** | **2000600** | **1159288** | **1263225** |
| a) 1 -14 days | 129888 | 142199 | 0 | 239300 | 86475 | 89273 |
| b) 15-28 days | 19882 | 23833 | 0 | 36300 | 25971 | 22038 |
| c) 28 days to 3 months | 68984 | 64676 | 0 | 101800 | 67000 | 81900 |
| d) Over 3 months to 6 months | 59258 | 59164 | 0 | 167500 | 98961 | 89536 |
| e) Over 6 months to one year | 138169 | 94405 | 0 | 294200 | 222959 | 317722 |
| f) Over one year to 3 years | 996558 | 395694 | 0 | 462000 | 581269 | 576632 |
| g) Over 3 years to 5 years | 132656 | 401511 | 0 | 212900 | 53498 | 59480 |
| h) Over 5 years | 133373 | 666254 | 0 | 486600 | 23155 | 26644 |
| **II. Borrowings** | **11154** | **14081** | **59800** | **38500** | **6128** | **11575** |
| a) 1 -14 days | 178 | 2152 | 0 | 21900 | 25 | 6676 |
| b) 15-28 days | 0 | 0 | 0 | 0 | 0 | 0 |
| c) 28 days to 3 months | 1457 | 134 | 0 | 0 | 217 | 189 |
| d) Over 3 months to 6 months | 197 | 1694 | 0 | 0 | 1111 | 833 |
| e) Over 6 months to one year | 1457 | 1969 | 0 | 0 | 990 | 1055 |
| f) Over one year to 3 years | 5938 | 5596 | 0 | 0 | 2662 | 1920 |
| g) Over 3 years to 5 years | 1250 | 2370 | 0 | 16600 | 790 | 666 |
| h) Over 5 years | 677 | 166 | 0 | 0 | 333 | 236 |
| **III. Loans and Advances** | **456301** | **573935** | **763026** | **895200** | **468761** | **572001** |
| a) 1 -14 days | 49262 | 65362 | 0 | 244400 | 17914 | 18374 |
| b) 15-28 days | 7098 | 12883 | 0 | 19700 | 6521 | 9293 |
| c) 28 days to 3 months | 28483 | 25939 | 0 | 64100 | 16927 | 20457 |
| d) Over 3 months to 6 months | 19249 | 19974 | 0 | 86500 | 17203 | 17221 |
| e) Over 6 months to one year | 58700 | 29093 | 0 | 100900 | 46593 | 66134 |
| f) Over one year to 3 years | 179389 | 241742 | 0 | 90300 | 300230 | 357527 |
| g) Over 3 years to 5 years | 48131 | 42176 | 0 | 100100 | 37059 | 40592 |
| h) Over 5 years | 65989 | 136766 | 0 | 189200 | 26314 | 42403 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
NATIONALISED BANKS

| | | | | | | |
|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **1015612** | **1135761** | **993395** | **1041900** | **508887** | **587015** |
| a) 1 -14 days | 5372 | 4565 | 0 | 55500 | 2682 | 929 |
| b) 15-28 days | 0 | 0 | 0 | 12400 | 101 | 0 |
| c) 28 days to 3 months | 4634 | 7231 | 0 | 29200 | 2726 | 4662 |
| d) Over 3 months to 6 months | 19436 | 12584 | 0 | 50400 | 16990 | 8938 |
| e) Over 6 months to one year | 20152 | 44166 | 0 | 77600 | 8554 | 8418 |
| f) Over one year to 3 years | 165669 | 185115 | 0 | 168800 | 45195 | 114197 |
| g) Over 3 years to 5 years | 166593 | 209609 | 0 | 262800 | 137575 | 100301 |
| h) Over 5 years | 633756 | 672491 | 0 | 385200 | 295064 | 349570 |
| **V. Foreign Currency Assets** | **18286** | **20744** | **224887** | **264500** | **29749** | **30205** |
| a) 1 -14 days | 968 | 11226 | 0 | 0 | 7324 | 15378 |
| b) 15-28 days | 1310 | 1118 | 97787 | 113300 | 6850 | 812 |
| c) 28 days to 3 months | 12944 | 5863 | 40985 | 39300 | 7634 | 12000 |
| d) Over 3 months to 6 months | 3064 | 2537 | 12715 | 77800 | 7941 | 1519 |
| e) Over 6 months to one year | 0 | 0 | 17741 | 5700 | 0 | 496 |
| f) Over one year to 3 years | 0 | 0 | 14137 | 5200 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 16676 | 3900 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 24846 | 19300 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **18062** | **20717** | **205102** | **240300** | **23799** | **23322** |
| a) 1 -14 days | 2455 | 11136 | 0 | 0 | 7836 | 4822 |
| b) 15-28 days | 0 | 85 | 86956 | 98900 | 651 | 353 |
| c) 28 days to 3 months | 9677 | 4450 | 43703 | 52700 | 2148 | 2591 |
| d) Over 3 months to 6 months | 3749 | 2409 | 21470 | 30300 | 3394 | 3989 |
| e) Over 6 months to one year | 1309 | 1203 | 18735 | 20000 | 4142 | 6798 |
| f) Over one year to 3 years | 872 | 1434 | 10456 | 10800 | 5223 | 4324 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 23782 | 27600 | 405 | 445 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

(Amount in Rs. lakh)

| Maturity-wise Liabilities/Assets | As on March 31 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | ABN Amro Bank | | Abu-Dhabi Commercial Banl | | American Express Bank | | Arab Bangladesh Bank | |
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| **I. Deposits** | **342293** | **460951** | **59048** | **169716** | **141834** | **137429** | **2301** | **3523** |
| a) 1 -14 days | .. | 78519 | .. | 20956 | 18659 | 31743 | 283 | 596 |
| b) 15-28 days | .. | 34682 | .. | 3279 | 7822 | 7950 | 7 | 302 |
| c) 28 days to 3 months | .. | 44391 | .. | 7475 | 23555 | 26493 | 228 | 224 |
| d) Over 3 months to 6 months | .. | 23430 | .. | 3524 | 16846 | 11557 | 101 | 119 |
| e) Over 6 months to one year | .. | 25495 | .. | 5579 | 21604 | 13818 | 64 | 71 |
| f) Over one year to 3 years | .. | 163799 | .. | 15968 | 53169 | 45504 | 1618 | 2201 |
| g) Over 3 years to 5 years | .. | 90632 | .. | 112831 | 179 | 364 | 0 | 0 |
| h) Over 5 years | .. | 3 | .. | 104 | 0 | 0 | 0 | 10 |
| **II. Borrowings** | **311350** | **276693** | **1000** | **470** | **88412** | **178853** | **930** | **0** |
| a) 1 -14 days | .. | 254468 | .. | 470 | 83344 | 46324 | 200 | 0 |
| b) 15-28 days | .. | 5410 | .. | 0 | 0 | 583 | 0 | 0 |
| c) 28 days to 3 months | .. | 4213 | .. | 0 | 1000 | 6737 | 500 | 0 |
| d) Over 3 months to 6 months | .. | 2275 | .. | 0 | 4068 | 11122 | 230 | 0 |
| e) Over 6 months to one year | .. | 9392 | .. | 0 | 0 | 0 | 0 | 0 |
| f) Over one year to 3 years | .. | 0 | .. | 0 | 0 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | .. | 935 | .. | 0 | 0 | 114087 | 0 | 0 |
| h) Over 5 years | .. | 0 | .. | 0 | 0 | 0 | 0 | 0 |
| **III. Loans and Advances** | **389643** | **432050** | **23662** | **26643** | **89194** | **131978** | **709** | **888** |
| a) 1 -14 days | .. | 55788 | .. | 1764 | 20546 | 46479 | 170 | 150 |
| b) 15-28 days | .. | 15792 | .. | 2243 | 2363 | 5898 | 60 | 3 |
| c) 28 days to 3 months | .. | 61875 | .. | 2930 | 4856 | 33351 | 363 | 633 |
| d) Over 3 months to 6 months | .. | 42068 | .. | 3724 | 3298 | 9846 | 0 | 0 |
| e) Over 6 months to one year | .. | 37546 | .. | 13476 | 3366 | 7010 | 0 | 0 |
| f) Over one year to 3 years | .. | 194898 | .. | 1434 | 53054 | 16549 | 73 | 102 |
| g) Over 3 years to 5 years | .. | 16971 | .. | 915 | 1711 | 7213 | 0 | 0 |
| h) Over 5 years | .. | 7112 | .. | 157 | 0 | 5632 | 43 | 0 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **271715** | **285660** | **24367** | **127551** | **122667** | **127947** | **738** | **858** |
| a) 1 -14 days | .. | 406 | .. | 103 | 798 | 17397 | 299 | 462 |
| b) 15-28 days | .. | 463 | .. | 0 | 19075 | 3311 | 0 | 66 |
| c) 28 days to 3 months | .. | 11607 | .. | 3672 | 10324 | 19545 | 197 | 0 |
| d) Over 3 months to 6 months | .. | 23286 | .. | 10265 | 25994 | 41113 | 143 | 231 |
| e) Over 6 months to one year | .. | 18867 | .. | 9212 | 15425 | 1319 | 0 | 99 |
| f) Over one year to 3 years | .. | 122500 | .. | 7819 | 42982 | 40634 | 99 | 0 |
| g) Over 3 years to 5 years | .. | 61092 | .. | 93033 | 3268 | 855 | 0 | 0 |
| h) Over 5 years | .. | 47439 | .. | 3447 | 4801 | 3773 | 0 | 0 |
| **V. Foreign Currency Assets** | **48221** | **98385** | **0** | **21655** | **33645** | **77780** | **1350** | **1781** |
| a) 1 -14 days | 6879 | 67396 | .. | 6284 | 15463 | 67361 | 1282 | 1346 |
| b) 15-28 days | 7892 | 1463 | .. | 4655 | 2617 | 559 | 0 | 0 |
| c) 28 days to 3 months | 19130 | 9238 | .. | 2337 | 3926 | 7127 | 64 | 435 |
| d) Over 3 months to 6 months | 14160 | 20288 | .. | 0 | 0 | 2733 | 4 | 0 |
| e) Over 6 months to one year | 160 | 0 | .. | 8379 | 0 | 0 | 0 | 0 |
| f) Over one year to 3 years | 0 | 0 | .. | 0 | 11639 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | .. | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | .. | 0 | 0 | 0 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **139768** | **96523** | **0** | **18916** | **27519** | **36487** | **1223** | **1064** |
| a) 1 -14 days | 50543 | 64999 | .. | 246 | 4037 | 10083 | 1223 | 1062 |
| b) 15-28 days | 16025 | 996 | .. | 157 | 1175 | 919 | 0 | 0 |
| c) 28 days to 3 months | 30942 | 5936 | .. | 1735 | 4043 | 8779 | 0 | 0 |
| d) Over 3 months to 6 months | 39565 | 6215 | .. | 6020 | 4512 | 8700 | 0 | 0 |
| e) Over 6 months to one year | 2693 | 16848 | .. | 5720 | 7990 | 2537 | 0 | 2 |
| f) Over one year to 3 years | 0 | 1529 | .. | 5038 | 5708 | 5469 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | .. | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | .. | 0 | 54 | 0 | 0 | 0 |

*Source* : Annual accounts of banks of respective years.

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

| Maturity-wise Liabilities/Assets | Bank International Indonesia | | Bank Muscat International | | Bank of America | | Bank of Bahrain & Kuwait | | Bank of Ceylon | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) |
| **I. Deposits** | **1638** | **1393** | **8605** | **9390** | **251200** | **232380** | **36592** | **39584** | **5167** | **5354** |
| a) 1 -14 days | 108 | 121 | 2495 | 1285 | 32100 | 26860 | 3488 | 1861 | .. | 100 |
| b) 15-28 days | 3 | 56 | 593 | 3732 | 26800 | 26320 | 2919 | 1090 | .. | 110 |
| c) 28 days to 3 months | 29 | 15 | 4234 | 2216 | 33100 | 25950 | 4837 | 11711 | .. | 270 |
| d) Over 3 months to 6 months | 135 | 98 | 193 | 1200 | 30400 | 20560 | 4693 | 6966 | .. | 552 |
| e) Over 6 months to one year | 1112 | 755 | 113 | 440 | 61700 | 53160 | 5551 | 11170 | .. | 1815 |
| f) Over one year to 3 years | 251 | 348 | 962 | 437 | 65800 | 73530 | 14918 | 6418 | .. | 2409 |
| g) Over 3 years to 5 years | 0 | 0 | 15 | 80 | 1300 | 6000 | 186 | 368 | .. | 77 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | .. | 21 |
| **II. Borrowings** | **1637** | **87** | **900** | **1301** | **215000** | **226520** | **7874** | **15089** | **3156** | **879** |
| a) 1 -14 days | 1637 | 87 | 900 | 1301 | 35300 | 41560 | 2091 | 3799 | .. | 879 |
| b) 15-28 days | 0 | 0 | 0 | 0 | 66100 | 0 | 411 | 176 | .. | 0 |
| c) 28 days to 3 months | 0 | 0 | 0 | 0 | 17500 | 42520 | 1110 | 530 | .. | 0 |
| d) Over 3 months to 6 months | 0 | 0 | 0 | 0 | 92600 | 103770 | 3544 | 211 | .. | 0 |
| e) Over 6 months to one year | 0 | 0 | 0 | 0 | 3500 | 0 | 178 | 2285 | .. | 0 |
| f) Over one year to 3 years | 0 | 0 | 0 | 0 | 0 | 0 | 448 | 378 | .. | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 38670 | 92 | 7710 | .. | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 |
| **III. Loans and Advances** | **1726** | **1116** | **2571** | **8606** | **375300** | **357180** | **25496** | **31517** | **9069** | **8904** |
| a) 1 -14 days | 0 | 0 | 149 | 175 | 85100 | 128290 | 2359 | 1933 | .. | 973 |
| b) 15-28 days | 17 | 0 | 147 | 353 | 17100 | 17410 | 1957 | 1534 | .. | 550 |
| c) 28 days to 3 months | 25 | 208 | 326 | 2048 | 103900 | 73750 | 5668 | 6811 | .. | 1288 |
| d) Over 3 months to 6 months | 454 | 20 | 1361 | 1149 | 70700 | 48480 | 6939 | 8334 | .. | 1293 |
| e) Over 6 months to one year | 223 | 293 | 374 | 2269 | 25700 | 33500 | 1251 | 3936 | .. | 1755 |
| f) Over one year to 3 years | 0 | 0 | 59 | 2612 | 65400 | 42550 | 5002 | 4426 | .. | 1997 |
| g) Over 3 years to 5 years | 0 | 0 | 155 | 0 | 6400 | 6970 | 1657 | 3292 | .. | 807 |
| h) Over 5 years | 1007 | 595 | 0 | 0 | 1000 | 6230 | 663 | 1251 | .. | 241 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**FOREIGN BANKS**

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **3461** | **1848** | **2154** | **7271** | **130200** | **129200** | **16091** | **15987** | **1543** | **1883** |
| a) 1 -14 days | 0 | 0 | 500 | 0 | 4000 | 12850 | 0 | 34 | .. | 0 |
| b) 15-28 days | 0 | 0 | 0 | 0 | 3400 | 5670 | 0 | 17 | .. | 0 |
| c) 28 days to 3 months | 0 | 32 | 97 | 0 | 11400 | 8720 | 1550 | 50 | .. | 0 |
| d) Over 3 months to 6 months | 35 | 0 | 0 | 0 | 21000 | 31060 | 477 | 317 | .. | 361 |
| e) Over 6 months to one year | 792 | 0 | 1463 | 3107 | 48000 | 13430 | 667 | 3057 | .. | 0 |
| f) Over one year to 3 years | 187 | 1285 | 94 | 0 | 1500 | 21460 | 1843 | 1686 | .. | 201 |
| g) Over 3 years to 5 years | 1563 | 0 | 0 | 4164 | 35100 | 7460 | 4879 | 4422 | .. | 1071 |
| h) Over 5 years | 884 | 531 | 0 | 0 | 5800 | 28550 | 6675 | 6404 | .. | 250 |
| **V. Foreign Currency Assets** | **1749** | **153** | **3679** | **1897** | **199370** | **42150** | **25908** | **29005** | **2418** | **1531** |
| a) 1 -14 days | 1526 | 0 | 659 | 233 | 106840 | 27260 | 4075 | 2732 | 0 | 1441 |
| b) 15-28 days | 0 | 134 | 33 | 0 | 2130 | 0 | 4464 | 7976 | 2373 | 90 |
| c) 28 days to 3 months | 3 | 19 | 1330 | 1221 | 79450 | 6230 | 5649 | 16421 | 0 | 0 |
| d) Over 3 months to 6 months | 220 | 0 | 523 | 233 | 8650 | 2670 | 3868 | 232 | 0 | 0 |
| e) Over 6 months to one year | 0 | 0 | 1134 | 0 | 2290 | 5990 | 7852 | 339 | 45 | 0 |
| f) Over one year to 3 years | 0 | 0 | 0 | 210 | 10 | 0 | 0 | 373 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 373 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 559 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **600** | **0** | **2439** | **3848** | **199370** | **140580** | **25799** | **28644** | **1949** | **2535** |
| a) 1 -14 days | 0 | 0 | 137 | 10 | 23630 | 12860 | 5141 | 2436 | 0 | 645 |
| b) 15-28 days | 554 | 0 | 20 | 28 | 73960 | 9430 | 4901 | 558 | 1008 | 720 |
| c) 28 days to 3 months | 46 | 0 | 1333 | 2810 | 10800 | 39400 | 6636 | 14288 | 544 | 0 |
| d) Over 3 months to 6 months | 0 | 0 | 464 | 307 | 11430 | 34610 | 4521 | 5578 | 104 | 0 |
| e) Over 6 months to one year | 0 | 0 | 387 | 320 | 71570 | 28960 | 4191 | 4955 | 293 | 1170 |
| f) Over one year to 3 years | 0 | 0 | 98 | 374 | 7930 | 15320 | 409 | 829 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 50 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

| Maturity-wise Liabilities/Assets | Bank of Nova Scotia | | Bank of Tokyo Mitsubishi | | BNP Paribas | | Barclays Bank | | Chase Manhatane Bank | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (19) | (20) | (21) | (22) | (23) | (24) | (25) | (26) | (27) | (28) |
| **I. Deposits** | **68142** | **138409** | **62795** | **63606** | **106017** | **170560** | **20702** | **16700** | **430** | **7981** |
| a) 1 -14 days | 19127 | 31730 | 13586 | 28073 | 13119 | 32432 | 3288 | 486 | 430 | 1020 |
| b) 15-28 days | 4938 | 34894 | 4156 | 4220 | 7098 | 14043 | 492 | 349 | 0 | 551 |
| c) 28 days to 3 months | 17161 | 22741 | 11500 | 15660 | 17311 | 25943 | 3240 | 2440 | 0 | 0 |
| d) Over 3 months to 6 months | 6710 | 15149 | 6099 | 3947 | 14600 | 15683 | 6655 | 5693 | 0 | 1080 |
| e) Over 6 months to one year | 9543 | 15783 | 5922 | 2738 | 10468 | 24166 | 4259 | 2935 | 0 | 290 |
| f) Over one year to 3 years | 10624 | 13131 | 21434 | 8858 | 43279 | 43665 | 2768 | 4792 | 0 | 5040 |
| g) Over 3 years to 5 years | 39 | 4981 | 98 | 110 | 132 | 14628 | 0 | 5 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 |
| **II. Borrowings** | **41104** | **57718** | **4575** | **2800** | **90827** | **58085** | **6481** | **20832** | **27548** | **15800** |
| a) 1 -14 days | 18490 | 43983 | 4575 | 2800 | 90827 | 55585 | 6481 | 20832 | 27548 | 15800 |
| b) 15-28 days | 4363 | 2218 | 0 | 0 | 0 | 2500 | 0 | 0 | 0 | 0 |
| c) 28 days to 3 months | 10764 | 6872 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| d) Over 3 months to 6 months | 7487 | 4645 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| e) Over 6 months to one year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| f) Over one year to 3 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **III. Loans and Advances** | **87527** | **145141** | **39106** | **51200** | **67511** | **106196** | **4762** | **1086** | **1153** | **1679** |
| a) 1 -14 days | 24354 | 30966 | 9306 | 12465 | 24064 | 26069 | 239 | 89 | 1153 | 1403 |
| b) 15-28 days | 8198 | 8205 | 2292 | 7143 | 8391 | 16762 | 3022 | 402 | 0 | 1 |
| c) 28 days to 3 months | 23625 | 39478 | 6216 | 7714 | 18388 | 33151 | 347 | 130 | 0 | 3 |
| d) Over 3 months to 6 months | 11439 | 35107 | 3557 | 10185 | 8199 | 17905 | 0 | 5 | 0 | 4 |
| e) Over 6 months to one year | 1273 | 2539 | 6183 | 4753 | 4281 | 7415 | 0 | 10 | 0 | 8 |
| f) Over one year to 3 years | 14180 | 23794 | 6681 | 5517 | 3682 | 1524 | 1154 | 210 | 0 | 33 |
| g) Over 3 years to 5 years | 4436 | 4450 | 3934 | 1973 | 100 | 3283 | 0 | 25 | 0 | 33 |
| h) Over 5 years | 22 | 602 | 937 | 1450 | 406 | 87 | 0 | 215 | 0 | 194 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **20683** | **60197** | **21992** | **19811** | **105928** | **104007** | **20009** | **24659** | **28096** | **22564** |
| a) 1 -14 days | 0 | 1662 | 1959 | 0 | 4284 | 0 | 0 | 0 | 0 | 0 |
| b) 15-28 days | 0 | 2459 | 0 | 49 | 7352 | 3800 | 2000 | 0 | 0 | 0 |
| c) 28 days to 3 months | 1414 | 6696 | 111 | 2717 | 7819 | 12179 | 3000 | 0 | 0 | 0 |
| d) Over 3 months to 6 months | 1378 | 6824 | 2026 | 1501 | 8865 | 37198 | 6930 | 4401 | 4115 | 1515 |
| e) Over 6 months to one year | 5668 | 15080 | 189 | 179 | 17049 | 17584 | 0 | 3000 | 1404 | 0 |
| f) Over one year to 3 years | 4076 | 7241 | 2566 | 254 | 33166 | 16909 | 2705 | 5664 | 2043 | 13481 |
| g) Over 3 years to 5 years | 8147 | 20235 | 43 | 43 | 7924 | 12026 | 4901 | 10039 | 12604 | 0 |
| h) Over 5 years | 0 | 0 | 15098 | 15068 | 19469 | 4311 | 473 | 1555 | 7930 | 7568 |
| **V. Foreign Currency Assets** | **14683** | **26486** | **10904** | **3610** | **25438** | **23943** | **3588** | **12027** | **500** | **106** |
| a) 1 -14 days | 3533 | 9995 | 7124 | 453 | 24415 | 23943 | 3588 | 12027 | 500 | 106 |
| b) 15-28 days | 654 | 74 | 1578 | 933 | 215 | 0 | 0 | 0 | 0 | 0 |
| c) 28 days to 3 months | 8714 | 5508 | 2028 | 2224 | 538 | 0 | 0 | 0 | 0 | 0 |
| d) Over 3 months to 6 months | 1346 | 9837 | 174 | 0 | 268 | 0 | 0 | 0 | 0 | 0 |
| e) Over 6 months to one year | 436 | 606 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| f) Over one year to 3 years | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 466 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **14683** | **26486** | **13752** | **7019** | **21986** | **22951** | **5378** | **4470** | **40** | **0** |
| a) 1 -14 days | 2009 | 6136 | 10886 | 2418 | 9290 | 16323 | 348 | 174 | 40 | 0 |
| b) 15-28 days | 509 | 347 | 483 | 49 | 1769 | 107 | 154 | 191 | 0 | 0 |
| c) 28 days to 3 months | 7731 | 4677 | 150 | 1424 | 1873 | 175 | 583 | 403 | 0 | 0 |
| d) Over 3 months to 6 months | 771 | 10836 | 259 | 1234 | 3176 | 165 | 1047 | 1175 | 0 | 0 |
| e) Over 6 months to one year | 2452 | 2817 | 1876 | 1821 | 3150 | 3109 | 3240 | 2525 | 0 | 0 |
| f) Over one year to 3 years | 1211 | 1673 | 98 | 73 | 112 | 275 | 6 | 2 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 2616 | 2797 | 0 | 0 | 0 | 0 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

| Maturity-wise Liabilities/Assets | Chinatrust Commercial Bank | | Cho Hung Bank | | Citibank | | Commerz Bank | | Credit Agricole Indosuez | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (29) | (30) | (31) | (32) | (33) | (34) | (35) | (36) | (37) | (38) |
| **I. Deposits** | **6988** | **5138** | **9180** | **5996** | **227538** | **1405180** | **14195** | **52607** | **20860** | **47447** |
| a) 1 -14 days | .. | 2087 | 1603 | 2507 | 21458 | 76130 | 2209 | 2540 | 1918 | 2441 |
| b) 15-28 days | .. | 974 | 10 | 755 | 17822 | 70410 | 1693 | 2322 | 1532 | 657 |
| c) 28 days to 3 months | .. | 947 | 965 | 253 | 14413 | 184150 | 6554 | 3843 | 4640 | 3411 |
| d) Over 3 months to 6 months | .. | 96 | 370 | 0 | 14236 | 39390 | 698 | 709 | 1233 | 8897 |
| e) Over 6 months to one year | .. | 227 | 60 | 60 | 135804 | 53520 | 1162 | 1750 | 6858 | 606 |
| f) Over one year to 3 years | .. | 805 | 6170 | 2421 | 9880 | 166720 | 1879 | 3055 | 4679 | 4265 |
| g) Over 3 years to 5 years | .. | 2 | 2 | 0 | 13037 | 200060 | 0 | 38388 | 0 | 27170 |
| h) Over 5 years | .. | 0 | 0 | 0 | 888 | 614800 | 0 | 0 | 0 | 0 |
| **II. Borrowings** | **5802** | **6032** | **0** | **0** | **2500** | **266790** | **25118** | **1855** | **32410** | **40512** |
| a) 1 -14 days | .. | 3532 | 0 | 0 | 2500 | 208400 | 24027 | 855 | 25336 | 35512 |
| b) 15-28 days | .. | 0 | 0 | 0 | 0 | 5000 | 1091 | 1000 | 0 | 5000 |
| c) 28 days to 3 months | .. | 2500 | 0 | 0 | 0 | 45320 | 0 | 0 | 0 | 0 |
| d) Over 3 months to 6 months | .. | 0 | 0 | 0 | 0 | 4740 | 0 | 0 | 7074 | 0 |
| e) Over 6 months to one year | .. | 0 | 0 | 0 | 0 | 1330 | 0 | 0 | 0 | 0 |
| f) Over one year to 3 years | .. | 0 | 0 | 0 | 0 | 2000 | 0 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | .. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | .. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **III. Loans and Advances** | **7571** | **8658** | **3437** | **5494** | **55587** | **927290** | **14744** | **14606** | **16199** | **41239** |
| a) 1 -14 days | .. | 771 | 1570 | 2944 | 4533 | 73520 | 2282 | 1908 | 1756 | 1813 |
| b) 15-28 days | .. | 319 | 250 | 75 | 8676 | 75700 | 2382 | 348 | 882 | 2484 |
| c) 28 days to 3 months | .. | 1021 | 183 | 83 | 18684 | 137930 | 2214 | 2612 | 3267 | 5137 |
| d) Over 3 months to 6 months | .. | 1091 | 150 | 0 | 14597 | 123090 | 2318 | 2045 | 1105 | 16571 |
| e) Over 6 months to one year | .. | 1886 | 1234 | 1892 | 9097 | 116300 | 356 | 5271 | 7786 | 8997 |
| f) Over one year to 3 years | .. | 3100 | 0 | 450 | 0 | 164130 | 4007 | 94 | 0 | 4697 |
| g) Over 3 years to 5 years | .. | 144 | 50 | 50 | 0 | 27860 | 180 | 107 | 410 | 241 |
| h) Over 5 years | .. | 326 | 0 | 0 | 0 | 208760 | 1005 | 2221 | 993 | 1299 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **7184** | **5256** | **4247** | **3178** | **423012** | **560330** | **22266** | **41116** | **25410** | **37307** |
| a) 1 -14 days | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1500 | 0 | 350 |
| b) 15-28 days | 0 | 0 | 0 | 0 | 0 | 0 | 10459 | 1500 | 4850 | 0 |
| c) 28 days to 3 months | 0 | 0 | 661 | 1103 | 0 | 17940 | 2500 | 7138 | 6753 | 5600 |
| d) Over 3 months to 6 months | 0 | 1007 | 1311 | 436 | 0 | 92320 | 0 | 11719 | 9545 | 500 |
| e) Over 6 months to one year | 0 | 1025 | 657 | 757 | 0 | 24340 | 9307 | 11918 | 3352 | 3400 |
| f) Over one year to 3 years | 0 | 1000 | 1418 | 682 | 0 | 209910 | 0 | 4841 | 500 | 135 |
| g) Over 3 years to 5 years | 0 | 2224 | 0 | 0 | 0 | 126520 | 0 | 2500 | 410 | 14320 |
| h) Over 5 years | 0 | 0 | 200 | 200 | 0 | 89300 | 0 | 0 | 0 | 13002 |
| **V. Foreign Currency Assets** | **1413** | **371** | **485** | **46** | **6727** | **283050** | **6251** | **9284** | **14061** | **12672** |
| a) 1 -14 days | 0 | 111 | 485 | 46 | 5428 | 92440 | 6251 | 9284 | 7775 | 8938 |
| b) 15-28 days | 0 | 38 | 0 | 0 | 99 | 10180 | 0 | 0 | 625 | 0 |
| c) 28 days to 3 months | 881 | 27 | 0 | 0 | 220 | 91980 | 0 | 0 | 0 | 3540 |
| d) Over 3 months to 6 months | 532 | 195 | 0 | 0 | 171 | 29270 | 0 | 0 | 0 | 0 |
| e) Over 6 months to one year | 0 | 0 | 0 | 0 | 749 | 43700 | 0 | 0 | 0 | 0 |
| f) Over one year to 3 years | 0 | 0 | 0 | 0 | 10 | 14500 | 0 | 0 | 5483 | 194 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 178 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 50 | 970 | 0 | 0 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **1299** | **355** | **0** | **11** | **3136** | **297430** | **4442** | **10130** | **6912** | **9562** |
| a) 1 -14 days | 0 | 120 | 0 | 2 | 0 | 22950 | 2784 | 5351 | 385 | 1206 |
| b) 15-28 days | 0 | 23 | 0 | 0 | 163 | 17300 | 1091 | 0 | 264 | 252 |
| c) 28 days to 3 months | 863 | 17 | 0 | 0 | 167 | 50880 | 0 | 0 | 579 | 1754 |
| d) Over 3 months to 6 months | 436 | 195 | 0 | 0 | 165 | 5360 | 0 | 4779 | 54 | 599 |
| e) Over 6 months to one year | 0 | 0 | 0 | 0 | 2517 | 3940 | 567 | 0 | 4320 | 2977 |
| f) Over one year to 3 years | 0 | 0 | 0 | 9 | 123 | 3000 | 0 | 0 | 1310 | 2774 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 194000 | 0 | 0 | 0 | 0 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

| Maturity-wise Liabilities/Assets | Credit Lyonnais | | Deutsche Bank | | Development Bank of Singap | | Dresdner Bank | | Hongkong & Shanghai Bank | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (39) | (40) | (41) | (42) | (43) | (44) | (45) | (46) | (47) | (48) |
| **I. Deposits** | **85050** | **104312** | **216738** | **232177** | **5357** | **8228** | **12698** | **3389** | **875470** | **995185** |
| a) 1 -14 days | 7697 | 3847 | 33763 | 53617 | 1761 | 705 | .. | 2162 | 98349 | 71741 |
| b) 15-28 days | 10070 | 1288 | 13147 | 27580 | 487 | 797 | .. | 0 | 53604 | 19327 |
| c) 28 days to 3 months | 11479 | 6955 | 27438 | 34110 | 1130 | 5393 | .. | 0 | 113337 | 75735 |
| d) Over 3 months to 6 months | 4533 | 1165 | 13955 | 6110 | 527 | 682 | .. | 0 | 81339 | 46344 |
| e) Over 6 months to one year | 24057 | 2226 | 33836 | 21530 | 1292 | 473 | .. | 0 | 163929 | 224984 |
| f) Over one year to 3 years | 5917 | 5416 | 94599 | 89230 | 159 | 178 | .. | 1227 | 321590 | 472157 |
| g) Over 3 years to 5 years | 21297 | 83415 | 0 | 0 | 1 | 0 | .. | 0 | 43311 | 84865 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 11 | 32 |
| **II. Borrowings** | **2113** | **5087** | **156898** | **228388** | **20246** | **30000** | **5165** | **3822** | **193432** | **323822** |
| a) 1 -14 days | 1680 | 5087 | 107741 | 130628 | 20246 | 30000 | .. | 3311 | 129580 | 115740 |
| b) 15-28 days | 0 | 0 | 4500 | 4020 | 0 | 0 | .. | 0 | 0 | 0 |
| c) 28 days to 3 months | 433 | 0 | 15936 | 5890 | 0 | 0 | .. | 0 | 0 | 0 |
| d) Over 3 months to 6 months | 0 | 0 | 7436 | 7600 | 0 | 0 | .. | 511 | 63852 | 63852 |
| e) Over 6 months to one year | 0 | 0 | 0 | 30 | 0 | 0 | .. | 0 | 0 | 0 |
| f) Over one year to 3 years | 0 | 0 | 21285 | 21290 | 0 | 0 | .. | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 58930 | 0 | 0 | .. | 0 | 0 | 144230 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 |
| **III. Loans and Advances** | **40218** | **66440** | **176212** | **209668** | **18796** | **18362** | **17397** | **8354** | **469880** | **662600** |
| a) 1 -14 days | 12155 | 8969 | 80971 | 60488 | 9725 | 1189 | .. | 4955 | 56041 | 73202 |
| b) 15-28 days | 4625 | 4665 | 10386 | 14810 | 2161 | 1169 | .. | 149 | 7183 | 19778 |
| c) 28 days to 3 months | 8923 | 25684 | 50309 | 66800 | 3018 | 5931 | .. | 895 | 139713 | 77321 |
| d) Over 3 months to 6 months | 3215 | 5079 | 25919 | 38230 | 30 | 578 | .. | 236 | 88966 | 130131 |
| e) Over 6 months to one year | 3824 | 10636 | 796 | 23310 | 0 | 470 | .. | 1783 | 35518 | 167095 |
| f) Over one year to 3 years | 7476 | 10830 | 7432 | 5840 | 1262 | 2677 | .. | 248 | 23552 | 68763 |
| g) Over 3 years to 5 years | 0 | 110 | 399 | 190 | 2600 | 1932 | .. | 88 | 75818 | 70067 |
| h) Over 5 years | 0 | 467 | 0 | 0 | 0 | 4416 | .. | 0 | 43089 | 56243 |

## TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
## FOREIGN BANKS

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **46762** | **46063** | **209930** | **242958** | **9824** | **10435** | **12437** | **4658** | **491855** | **579217** |
| a) 1 -14 days | 15293 | 7249 | 4102 | 71908 | 0 | 0 | .. | 500 | 15891 | 0 |
| b) 15-28 days | 2559 | 305 | 2654 | 12500 | 500 | 0 | .. | 0 | 3194 | 2585 |
| c) 28 days to 3 months | 6617 | 4158 | 23192 | 17930 | 0 | 528 | .. | 0 | 46162 | 42514 |
| d) Over 3 months to 6 months | 2615 | 3635 | 19699 | 21990 | 0 | 1475 | .. | 3033 | 101702 | 121842 |
| e) Over 6 months to one year | 6346 | 647 | 17287 | 47340 | 0 | 1397 | .. | 0 | 58379 | 66012 |
| f) Over one year to 3 years | 1649 | 1775 | 65909 | 33390 | 3141 | 2897 | .. | 500 | 186889 | 180870 |
| g) Over 3 years to 5 years | 5876 | 27900 | 48107 | 31960 | 1080 | 1926 | .. | 500 | 55379 | 75611 |
| h) Over 5 years | 5807 | 394 | 28980 | 5940 | 5103 | 2212 | .. | 125 | 24259 | 89783 |
| **V. Foreign Currency Assets** | **9186** | **9802** | **75532** | **45410** | **2203** | **14738** | **0** | **2331** | **180401** | **351648** |
| a) 1 -14 days | 4681 | 9802 | 67623 | 40310 | 2203 | 6346 | .. | 0 | 149246 | 152991 |
| b) 15-28 days | 76 | 0 | 1634 | 300 | 0 | 0 | .. | 0 | 4581 | 18863 |
| c) 28 days to 3 months | 4429 | 0 | 3816 | 1800 | 0 | 8392 | .. | 2331 | 12290 | 48904 |
| d) Over 3 months to 6 months | 0 | 0 | 1805 | 2220 | 0 | 0 | .. | 0 | 6334 | 48431 |
| e) Over 6 months to one year | 0 | 0 | 654 | 600 | 0 | 0 | .. | 0 | 101 | 76436 |
| f) Over one year to 3 years | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 6023 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 180 | 0 | 0 | .. | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 7849 | 0 |
| **VI. Foreign Currency Liabilities** | **28220** | **4365** | **75532** | **45410** | **2493** | **274** | **0** | **27** | **231449** | **289814** |
| a) 1 -14 days | 591 | 2982 | 31534 | 18620 | 2250 | 55 | .. | 27 | 15172 | 35303 |
| b) 15-28 days | 5650 | 69 | 3837 | 1430 | 0 | 0 | .. | 0 | 17019 | 0 |
| c) 28 days to 3 months | 2211 | 386 | 9819 | 5720 | 28 | 33 | .. | 0 | 48755 | 2072 |
| d) Over 3 months to 6 months | 906 | 187 | 5001 | 3910 | 24 | 7 | .. | 0 | 30139 | 8942 |
| e) Over 6 months to one year | 18465 | 741 | 25341 | 15730 | 183 | 173 | .. | 0 | 101750 | 189652 |
| f) Over one year to 3 years | 397 | 0 | 0 | 0 | 8 | 6 | .. | 0 | 18614 | 53845 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**FOREIGN BANKS**

| Maturity-wise Liabilities/Assets | ING Bank | | KBC Bank | | Krung Thai Bank | | Mashreq Bank | | Morgan Guaranty Trust | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (49) | (50) | (51) | (52) | (53) | (54) | (55) | (56) | (57) | (58) |
| **I. Deposits** | **5916** | **18426** | **21629** | **25972** | **788** | **783** | **25424** | **43590** | **3351** | **5000** |
| a) 1 -14 days | 571 | 894 | 6103 | 1314 | 5 | 12 | 1812 | 1374 | 51 | 0 |
| b) 15-28 days | 1094 | 1225 | 3149 | 1995 | 2 | 1 | 1579 | 1000 | 0 | 0 |
| c) 28 days to 3 months | 740 | 12911 | 11376 | 4344 | 583 | 515 | 2850 | 1587 | 3300 | 5000 |
| d) Over 3 months to 6 months | 306 | 326 | 33 | 2786 | 177 | 248 | 2373 | 7777 | 0 | 0 |
| e) Over 6 months to one year | 728 | 418 | 500 | 15419 | 0 | 0 | 4187 | 3836 | 0 | 0 |
| f) Over one year to 3 years | 2476 | 2297 | 468 | 114 | 21 | 7 | 6237 | 4379 | 0 | 0 |
| g) Over 3 years to 5 years | 1 | 355 | 0 | 0 | 0 | 0 | 6386 | 23637 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **II. Borrowings** | **16062** | **4675** | **4902** | **9903** | **0** | **200** | **6100** | **4100** | **10553** | **14591** |
| a) 1 -14 days | 16062 | 3675 | 4783 | 9903 | 0 | 200 | 3500 | 0 | 9053 | 14591 |
| b) 15-28 days | 0 | 0 | 119 | 0 | 0 | 0 | 500 | 0 | 1500 | 0 |
| c) 28 days to 3 months | 0 | 1000 | 0 | 0 | 0 | 0 | 2100 | 3500 | 0 | 0 |
| d) Over 3 months to 6 months | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 600 | 0 | 0 |
| e) Over 6 months to one year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| f) Over one year to 3 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **III. Loans and Advances** | **10997** | **4916** | **8708** | **7284** | **600** | **1539** | **12216** | **11540** | **0** | **0** |
| a) 1 -14 days | 2819 | 1706 | 3455 | 1853 | 46 | 93 | 1433 | 1431 | 0 | 0 |
| b) 15-28 days | 140 | 111 | 1209 | 2022 | 64 | 98 | 621 | 1182 | 0 | 0 |
| c) 28 days to 3 months | 1259 | 673 | 1544 | 1991 | 390 | 1068 | 2622 | 3178 | 0 | 0 |
| d) Over 3 months to 6 months | 4383 | 865 | 1000 | 350 | 0 | 0 | 652 | 992 | 0 | 0 |
| e) Over 6 months to one year | 2336 | 1 | 1500 | 913 | 100 | 280 | 1024 | 59 | 0 | 0 |
| f) Over one year to 3 years | 60 | 1029 | 0 | 48 | 0 | 0 | 3280 | 2718 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 31 | 0 | 17 | 0 | 0 | 755 | 65 | 0 | 0 |
| h) Over 5 years | 0 | 500 | 0 | 90 | 0 | 0 | 1829 | 1915 | 0 | 0 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **9772** | **17491** | **22903** | **16062** | **323** | **472** | **16911** | **34958** | **0** | **175** |
| a) 1 -14 days | 4288 | 1403 | 3113 | 2497 | 0 | 0 | 1000 | 1499 | 0 | 0 |
| b) 15-28 days | 952 | 1094 | 2095 | 2347 | 0 | 0 | 0 | 2000 | 0 | 0 |
| c) 28 days to 3 months | 0 | 12000 | 3959 | 2551 | 0 | 28 | 3600 | 5025 | 0 | 0 |
| d) Over 3 months to 6 months | 1008 | 1006 | 4113 | 2662 | 51 | 0 | 0 | 6274 | 0 | 0 |
| e) Over 6 months to one year | 3524 | 1988 | 8925 | 2070 | 0 | 0 | 0 | 0 | 0 | 0 |
| f) Over one year to 3 years | 0 | 0 | 41 | 195 | 28 | 200 | 8549 | 750 | 0 | 165 |
| g) Over 3 years to 5 years | 0 | 0 | 657 | 3723 | 121 | 121 | 175 | 16659 | 0 | 10 |
| h) Over 5 years | 0 | 0 | 0 | 17 | 123 | 123 | 3587 | 2751 | 0 | 0 |
| **V. Foreign Currency Assets** | **355** | **606** | **6** | **16819** | **13** | **11** | **1600** | **2741** | **20216** | **8633** |
| a) 1 -14 days | 301 | 606 | 6 | 16819 | 13 | 11 | 691 | 1448 | 3372 | 8633 |
| b) 15-28 days | 54 | 0 | 0 | 0 | 0 | 0 | 326 | 1121 | 4509 | 0 |
| c) 28 days to 3 months | 0 | 0 | 0 | 0 | 0 | 0 | 583 | 101 | 0 | 0 |
| d) Over 3 months to 6 months | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12335 | 0 |
| e) Over 6 months to one year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 71 | 0 | 0 |
| f) Over one year to 3 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **145** | **146** | **947** | **500** | **4** | **0** | **1495** | **2143** | **144** | **0** |
| a) 1 -14 days | 15 | 27 | 32 | 21 | 2 | 0 | 250 | 325 | 144 | 0 |
| b) 15-28 days | 8 | 5 | 654 | 0 | 2 | 0 | 34 | 10 | 0 | 0 |
| c) 28 days to 3 months | 31 | 8 | 0 | 6 | 0 | 0 | 146 | 151 | 0 | 0 |
| d) Over 3 months to 6 months | 2 | 0 | 0 | 9 | 0 | 0 | 352 | 318 | 0 | 0 |
| e) Over 6 months to one year | 89 | 106 | 0 | 464 | 0 | 0 | 631 | 742 | 0 | 0 |
| f) Over one year to 3 years | 0 | 0 | 261 | 0 | 0 | 0 | 82 | 597 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

| Maturity-wise Liabilities/Assets | Oman International Bank | | Overseas Chinese Bank | | Sakura Bank | | Sanwa Bank | | Societe Generale | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2001 | 2000 | 2000 | 2001 |
| | (59) | (60) | (61) | (62) | (63) | (64) | (65) | (66) | (67) | (68) |
| **I. Deposits** | **41600** | **39661** | **1238** | **354** | **13579** | **26649** | **11605** | **8320** | **37254** | **22283** |
| a) 1 -14 days | 3282 | 2227 | 177 | 110 | 3164 | 3461 | .. | 1039 | 5923 | 1822 |
| b) 15-28 days | 1001 | 923 | 2 | 217 | 400 | 12252 | .. | 552 | 1299 | 1342 |
| c) 28 days to 3 months | 4962 | 3872 | 66 | 6 | 4095 | 5200 | .. | 945 | 6136 | 1646 |
| d) Over 3 months to 6 months | 4437 | 4688 | 59 | 20 | 619 | 1329 | .. | 2409 | 2700 | 3950 |
| e) Over 6 months to one year | 10522 | 10161 | 934 | 1 | 950 | 838 | .. | 355 | 13963 | 11374 |
| f) Over one year to 3 years | 15680 | 16050 | 0 | 0 | 4324 | 3563 | .. | 3020 | 7233 | 2149 |
| g) Over 3 years to 5 years | 1235 | 1266 | 0 | 0 | 25 | 2 | .. | 0 | 0 | 0 |
| h) Over 5 years | 481 | 474 | 0 | 0 | 2 | 4 | .. | 0 | 0 | 0 |
| **II. Borrowings** | **2129** | **3994** | **405** | **0** | **30672** | **28872** | **6300** | **14800** | **19619** | **32852** |
| a) 1 -14 days | 0 | 0 | 405 | 0 | 21948 | 14886 | .. | 10800 | 19619 | 26150 |
| b) 15-28 days | 0 | 0 | 0 | 0 | 0 | 13986 | .. | 3250 | 0 | 0 |
| c) 28 days to 3 months | 0 | 1865 | 0 | 0 | 8724 | 0 | .. | 750 | 0 | 0 |
| d) Over 3 months to 6 months | 0 | 2129 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 466 |
| e) Over 6 months to one year | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 |
| f) Over one year to 3 years | 2129 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 6236 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 |
| **III. Loans and Advances** | **36477** | **34508** | **2013** | **1030** | **33103** | **40203** | **17970** | **18713** | **23306** | **18637** |
| a) 1 -14 days | 5262 | 3210 | 684 | 341 | 4598 | 9014 | .. | 1749 | 1586 | 515 |
| b) 15-28 days | 161 | 564 | 71 | 0 | 650 | 2554 | .. | 1275 | 1619 | 1936 |
| c) 28 days to 3 months | 4845 | 1746 | 560 | 0 | 3178 | 5714 | .. | 5163 | 1542 | 977 |
| d) Over 3 months to 6 months | 1895 | 197 | 698 | 0 | 3504 | 8136 | .. | 1544 | 2689 | 2977 |
| e) Over 6 months to one year | 339 | 300 | 0 | 499 | 3270 | 2967 | .. | 0 | 919 | 37 |
| f) Over one year to 3 years | 597 | 753 | 0 | 0 | 11671 | 10655 | .. | 4526 | 12898 | 10553 |
| g) Over 3 years to 5 years | 23374 | 1201 | 0 | 190 | 3163 | 982 | .. | 1798 | 748 | 36 |
| h) Over 5 years | 4 | 26537 | 0 | 0 | 3069 | 181 | .. | 2658 | 1305 | 1606 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **13750** | **11044** | **831** | **861** | **16521** | **15480** | **4492** | **9456** | **31575** | **16701** |
| a) 1 -14 days | 5691 | 770 | 0 | 0 | 433 | 0 | .. | 0 | 12389 | 480 |
| b) 15-28 days | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 2273 | 250 |
| c) 28 days to 3 months | 0 | 0 | 0 | 0 | 50 | 35 | .. | 0 | 1643 | 880 |
| d) Over 3 months to 6 months | 0 | 3563 | 0 | 0 | 1698 | 0 | .. | 0 | 8641 | 5145 |
| e) Over 6 months to one year | 517 | 0 | 0 | 0 | 11424 | 13203 | .. | 204 | 4577 | 1255 |
| f) Over one year to 3 years | 6166 | 5511 | 731 | 731 | 720 | 578 | .. | 8244 | 1828 | 3743 |
| g) Over 3 years to 5 years | 176 | 1000 | 100 | 100 | 1032 | 1000 | .. | 1008 | 0 | 1500 |
| h) Over 5 years | 1200 | 200 | 0 | 30 | 1164 | 664 | .. | 0 | 224 | 3448 |
| **V. Foreign Currency Assets** | **6884** | **22738** | **1216** | **627** | **3555** | **5153** | **0** | **781** | **2408** | **17287** |
| a) 1 -14 days | 5089 | 13091 | 85 | 113 | 1921 | 2827 | .. | 569 | 1526 | 16743 |
| b) 15-28 days | 1110 | 2346 | 15 | 0 | 299 | 198 | .. | 0 | 0 | 0 |
| c) 28 days to 3 months | 662 | 7277 | 0 | 0 | 989 | 1509 | .. | 0 | 425 | 74 |
| d) Over 3 months to 6 months | 13 | 24 | 250 | 0 | 346 | 619 | .. | 212 | 100 | 470 |
| e) Over 6 months to one year | 2 | 0 | 866 | 514 | 0 | 0 | .. | 0 | 357 | 0 |
| f) Over one year to 3 years | 8 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **15992** | **18714** | **15** | **519** | **30576** | **30980** | **0** | **610** | **14794** | **8698** |
| a) 1 -14 days | 826 | 1079 | 15 | 5 | 18667 | 14663 | .. | 472 | 389 | 851 |
| b) 15-28 days | 547 | 369 | 0 | 0 | 0 | 16317 | .. | 4 | 37 | 0 |
| c) 28 days to 3 months | 3192 | 4140 | 0 | 0 | 11865 | 0 | .. | 24 | 621 | 0 |
| d) Over 3 months to 6 months | 2287 | 2557 | 0 | 0 | 44 | 0 | .. | 10 | 179 | 466 |
| e) Over 6 months to one year | 5693 | 6034 | 0 | 514 | 0 | 0 | .. | 100 | 13568 | 7381 |
| f) Over one year to 3 years | 3447 | 4535 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

| Maturity-wise Liabilities/Assets | Sonali Bank | | Standard Chartered Bank | | Standard Chartered Grindlays | | State Bank of Mauritius | | Sumitomo Bank | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (69) | (70) | (71) | (72) | (73) | (74) | (75) | (76) | (77) | (78) |
| **I. Deposits** | **4559** | **2552** | **500599** | **508846** | **847779** | **825559** | **12800** | **19780** | **10215** | **5527** |
| a) 1 -14 days | .. | .. | 70431 | 102102 | .. | 89222 | 2489 | 1897 | 2244 | 1006 |
| b) 15-28 days | .. | .. | 23792 | 31313 | .. | 39338 | 836 | 2522 | 6702 | 1808 |
| c) 28 days to 3 months | .. | .. | 47185 | 45687 | .. | 102068 | 3273 | 1799 | 102 | 1812 |
| d) Over 3 months to 6 months | .. | .. | 43558 | 50047 | .. | 95118 | 4322 | 6817 | 856 | 655 |
| e) Over 6 months to one year | .. | .. | 71908 | 84929 | .. | 129517 | 852 | 1699 | 135 | 242 |
| f) Over one year to 3 years | .. | .. | 224082 | 187656 | .. | 367639 | 1009 | 5026 | 101 | 4 |
| g) Over 3 years to 5 years | .. | .. | 19631 | 7112 | .. | 2326 | 19 | 19 | 75 | 0 |
| h) Over 5 years | .. | .. | 12 | 0 | .. | 331 | 0 | 1 | 0 | 0 |
| **II. Borrowings** | **0** | **0** | **259676** | **560101** | **72723** | **200455** | **17395** | **10600** | **13444** | **3022** |
| a) 1 -14 days | 0 | 0 | 133404 | 219579 | .. | 83290 | 4800 | 6600 | 3647 | 2227 |
| b) 15-28 days | 0 | 0 | 13850 | 35055 | .. | 986 | 5395 | 0 | 56 | 7 |
| c) 28 days to 3 months | 0 | 0 | 30019 | 56568 | .. | 1895 | 7200 | 4000 | 9686 | 112 |
| d) Over 3 months to 6 months | 0 | 0 | 22672 | 12926 | .. | 114275 | 0 | 0 | 55 | 676 |
| e) Over 6 months to one year | 0 | 0 | 1600 | 2142 | .. | 9 | 0 | 0 | 0 | 0 |
| f) Over one year to 3 years | 0 | 0 | 4918 | 119670 | .. | 0 | 0 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 53213 | 114161 | .. | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 | 0 | 0 |
| **III. Loans and Advances** | **394** | **322** | **431886** | **518690** | **423341** | **373780** | **26332** | **22896** | **0** | **17048** |
| a) 1 -14 days | .. | .. | 104201 | 152080 | .. | 58149 | 4550 | 3562 | 0 | 0 |
| b) 15-28 days | .. | .. | 24840 | 18828 | .. | 28560 | 2315 | 706 | 0 | 3000 |
| c) 28 days to 3 months | .. | .. | 73609 | 90797 | .. | 71958 | 8928 | 6161 | 0 | 3180 |
| d) Over 3 months to 6 months | .. | .. | 50525 | 36683 | .. | 33959 | 1510 | 3881 | 0 | 500 |
| e) Over 6 months to one year | .. | .. | 11887 | 32538 | .. | 7677 | 4879 | 6839 | 0 | 460 |
| f) Over one year to 3 years | .. | .. | 144228 | 153530 | .. | 90870 | 3220 | 1747 | 0 | 4428 |
| g) Over 3 years to 5 years | .. | .. | 15928 | 27165 | .. | 35528 | 463 | 0 | 0 | 45 |
| h) Over 5 years | .. | .. | 6668 | 7069 | .. | 47079 | 467 | 0 | 0 | 5435 |

## TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
## FOREIGN BANKS

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **350** | **305** | **314006** | **540128** | **488629** | **401527** | **7925** | **12803** | **5772** | **1870** |
| a) 1 -14 days | .. | .. | 39869 | 311840 | .. | 42393 | 0 | 0 | 0 | 0 |
| b) 15-28 days | .. | .. | 15605 | 15242 | .. | 20429 | 0 | 499 | 0 | 0 |
| c) 28 days to 3 months | .. | .. | 16858 | 32312 | .. | 50506 | 0 | 0 | 0 | 37 |
| d) Over 3 months to 6 months | .. | .. | 16348 | 21340 | .. | 39220 | 0 | 1000 | 1311 | 1364 |
| e) Over 6 months to one year | .. | .. | 14628 | 38485 | .. | 51970 | 2416 | 2793 | 4461 | 469 |
| f) Over one year to 3 years | .. | .. | 100784 | 63382 | .. | 185079 | 1570 | 1569 | 0 | 0 |
| g) Over 3 years to 5 years | .. | .. | 94466 | 53414 | .. | 4781 | 879 | 1685 | 0 | 0 |
| h) Over 5 years | .. | .. | 15448 | 4113 | .. | 7149 | 3060 | 5257 | 0 | 0 |
| **V. Foreign Currency Assets** | **0** | **0** | **120785** | **103261** | **0** | **135115** | **5421** | **9703** | **310** | **1334** |
| a) 1 -14 days | .. | .. | 37201 | 54008 | .. | 27884 | 308 | 2913 | 310 | 1334 |
| b) 15-28 days | .. | .. | 16523 | 12555 | .. | 930 | 1166 | 808 | 0 | 0 |
| c) 28 days to 3 months | .. | .. | 43564 | 13202 | .. | 50691 | 2304 | 3563 | 0 | 0 |
| d) Over 3 months to 6 months | .. | .. | 18882 | 7050 | .. | 31344 | 335 | 1939 | 0 | 0 |
| e) Over 6 months to one year | .. | .. | 3284 | 15047 | .. | 24266 | 1308 | 480 | 0 | 0 |
| f) Over one year to 3 years | .. | .. | 1309 | 1399 | .. | 0 | 0 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | .. | .. | 0 | 0 | .. | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | .. | .. | 22 | 0 | .. | 0 | 0 | 0 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **0** | **0** | **120786** | **103260** | **0** | **105459** | **4995** | **8526** | **182** | **932** |
| a) 1 -14 days | .. | .. | 28341 | 30341 | .. | 16162 | 82 | 2342 | 182 | 0 |
| b) 15-28 days | .. | .. | 16253 | 2427 | .. | 3656 | 933 | 636 | 0 | 0 |
| c) 28 days to 3 months | .. | .. | 20656 | 36254 | .. | 13277 | 2451 | 3152 | 0 | 0 |
| d) Over 3 months to 6 months | .. | .. | 17682 | 9695 | .. | 12179 | 113 | 1916 | 0 | 932 |
| e) Over 6 months to one year | .. | .. | 35920 | 23036 | .. | 32577 | 1416 | 480 | 0 | 0 |
| f) Over one year to 3 years | .. | .. | 1638 | 1507 | .. | 27603 | 0 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | .. | .. | 0 | 0 | .. | 5 | 0 | 0 | 0 | 0 |
| h) Over 5 years | .. | .. | 296 | 0 | .. | 0 | 0 | 0 | 0 | 0 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**FOREIGN BANKS**

| Maturity-wise Liabilities/Assets | The Fuji Bank | | The Siam Commercial Bank | | Toronto Dominion Bank | |
|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (79) | (80) | (81) | (82) | (83) | (84) |
| **I. Deposits** | **1033** | **14568** | **5513** | **3314** | **0** | **108** |
| a) 1 -14 days | 303 | 3479 | 200 | .. | .. | 0 |
| b) 15-28 days | 224 | 62 | 760 | .. | .. | 0 |
| c) 28 days to 3 months | 236 | 8894 | 3695 | .. | .. | 0 |
| d) Over 3 months to 6 months | 3 | 2076 | 88 | .. | .. | 0 |
| e) Over 6 months to one year | 266 | 33 | 173 | .. | .. | 108 |
| f) Over one year to 3 years | 1 | 23 | 597 | .. | .. | 0 |
| g) Over 3 years to 5 years | 0 | 1 | 0 | .. | .. | 0 |
| h) Over 5 years | 0 | 0 | 0 | .. | .. | 0 |
| **II. Borrowings** | **1259** | **9218** | **3358** | **5883** | **3951** | **1000** |
| a) 1 -14 days | 1259 | 9218 | 1617 | .. | 0 | 550 |
| b) 15-28 days | 0 | 0 | 217 | .. | 0 | 0 |
| c) 28 days to 3 months | 0 | 0 | 399 | .. | 900 | 450 |
| d) Over 3 months to 6 months | 0 | 0 | 1125 | .. | 0 | 0 |
| e) Over 6 months to one year | 0 | 0 | 0 | .. | 3051 | 0 |
| f) Over one year to 3 years | 0 | 0 | 0 | .. | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | .. | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | .. | 0 | 0 |
| **III. Loans and Advances** | **1964** | **21794** | **10525** | **8921** | **6189** | **3908** |
| a) 1 -14 days | 92 | 2242 | 1700 | .. | 0 | 0 |
| b) 15-28 days | 46 | 2253 | 612 | .. | 0 | 0 |
| c) 28 days to 3 months | 335 | 5338 | 3734 | .. | 1654 | 1057 |
| d) Over 3 months to 6 months | 547 | 3159 | 1745 | .. | 140 | 294 |
| e) Over 6 months to one year | 189 | 1057 | 272 | .. | 415 | 476 |
| f) Over one year to 3 years | 443 | 4306 | 730 | .. | 2284 | 1363 |
| g) Over 3 years to 5 years | 213 | 471 | 1185 | .. | 1193 | 702 |
| h) Over 5 years | 99 | 2968 | 547 | .. | 503 | 16 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
FOREIGN BANKS

| | | | | | | |
|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **428** | **7005** | **2274** | **3087** | **1300** | **1399** |
| a) 1 -14 days | 0 | 0 | 881 | .. | 0 | 499 |
| b) 15-28 days | 91 | 0 | 0 | .. | 0 | 0 |
| c) 28 days to 3 months | 67 | 1908 | 613 | .. | 0 | 98 |
| d) Over 3 months to 6 months | 55 | 1376 | 0 | .. | 60 | 302 |
| e) Over 6 months to one year | 215 | 3124 | 0 | .. | 740 | 500 |
| f) Over one year to 3 years | 0 | 597 | 494 | .. | 500 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 248 | .. | 0 | 0 |
| h) Over 5 years | 0 | 0 | 38 | .. | 0 | 0 |
| **V. Foreign Currency Assets** | **0** | **152** | **0** | **0** | **0** | **0** |
| a) 1 -14 days | 0 | 0 | 0 | .. | 0 | 0 |
| b) 15-28 days | 0 | 0 | 0 | .. | 0 | 0 |
| c) 28 days to 3 months | 0 | 0 | 0 | .. | 0 | 0 |
| d) Over 3 months to 6 months | 0 | 152 | 0 | .. | 0 | 0 |
| e) Over 6 months to one year | 0 | 0 | 0 | .. | 0 | 0 |
| f) Over one year to 3 years | 0 | 0 | 0 | .. | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | .. | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | .. | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **0** | **252** | **111** | **0** | **15** | **0** |
| a) 1 -14 days | 0 | 93 | 0 | 0 | 0 | 0 |
| b) 15-28 days | 0 | 0 | 0 | 0 | 0 | 0 |
| c) 28 days to 3 months | 0 | 38 | 0 | 0 | 0 | 0 |
| d) Over 3 months to 6 months | 0 | 121 | 0 | 0 | 0 | 0 |
| e) Over 6 months to one year | 0 | 0 | 111 | 0 | 15 | 0 |
| f) Over one year to 3 years | 0 | 0 | 0 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

| | As on March 31 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Maturity-wise | Bank of Madura* | | Bank of Punjab | | Bank of Rajasthan | | Benares State Bank | | Bharat Overseas Bank | |
| Liabilities/Assets | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| **I. Deposits** | **363105** | | **260773** | **304559** | **324210** | **353322** | **90154** | **103193** | **140847** | **161386** |
| a) 1 -14 days | 47176 | | 26702 | 25687 | .. | 24392 | 0 | 12143 | 13488 | 12916 |
| b) 15-28 days | 12792 | | 23318 | 16217 | .. | 5538 | 0 | 1892 | 6425 | 5296 |
| c) 28 days to 3 months | 42978 | | 47372 | 48010 | .. | 18249 | 0 | 8760 | 15033 | 18364 |
| d) Over 3 months to 6 months | 44282 | | 20242 | 41881 | .. | 17701 | 0 | 12314 | 14862 | 15481 |
| e) Over 6 months to one year | 45542 | | 33426 | 49298 | .. | 36826 | 0 | 8907 | 26647 | 29731 |
| f) Over one year to 3 years | 152985 | | 107549 | 107865 | .. | 197142 | 0 | 48602 | 56695 | 65746 |
| g) Over 3 years to 5 years | 13635 | | 1534 | 15105 | .. | 39485 | 0 | 7347 | 4141 | 4446 |
| h) Over 5 years | 3715 | | 630 | 496 | .. | 13989 | 0 | 3228 | 3556 | 9406 |
| **II. Borrowings** | **18356** | | **22648** | **29902** | **2563** | **2660** | **510** | **408** | **2825** | **3113** |
| a) 1 -14 days | 2013 | | 22498 | 28041 | .. | 40 | 0 | 380 | 2800 | 3100 |
| b) 15-28 days | 0 | | 0 | 0 | .. | 84 | 0 | 0 | 0 | 0 |
| c) 28 days to 3 months | 156 | | 0 | 0 | .. | 19 | 0 | 3 | 2 | 1 |
| d) Over 3 months to 6 months | 1116 | | 75 | 0 | .. | 335 | 0 | 3 | 0 | 3 |
| e) Over 6 months to one year | 9161 | | 75 | 0 | .. | 258 | 0 | 3 | 6 | 3 |
| f) Over one year to 3 years | 3503 | | 0 | 1861 | .. | 648 | 0 | 19 | 10 | 4 |
| g) Over 3 years to 5 years | 2358 | | 0 | 0 | .. | 352 | 0 | 0 | 4 | 2 |
| h) Over 5 years | 49 | | 0 | 0 | .. | 924 | 0 | 0 | 3 | 0 |
| **III. Loans and Advances** | **166543** | | **130142** | **150645** | **172844** | **186703** | **23145** | **25886** | **68762** | **78072** |
| a) 1 -14 days | 29416 | | 4059 | 8251 | .. | 7454 | 0 | 7553 | 10274 | 12398 |
| b) 15-28 days | 21925 | | 37213 | 2367 | .. | 6224 | 0 | 372 | 4151 | 4031 |
| c) 28 days to 3 months | 25950 | | 13250 | 16448 | .. | 23593 | 0 | 981 | 11019 | 10845 |
| d) Over 3 months to 6 months | 13234 | | 12844 | 5005 | .. | 13015 | 0 | 1289 | 3389 | 5239 |
| e) Over 6 months to one year | 14344 | | 11774 | 9459 | .. | 16840 | 0 | 2310 | 3938 | 7934 |
| f) Over one year to 3 years | 31388 | | 29230 | 73810 | .. | 94017 | 0 | 1905 | 28175 | 13713 |
| g) Over 3 years to 5 years | 19797 | | 10123 | 11069 | .. | 8680 | 0 | 3473 | 6616 | 19774 |
| h) Over 5 years | 10489 | | 11649 | 24236 | .. | 16880 | 0 | 8003 | 1200 | 4138 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **171289** | **129725** | **146383** | **124521** | **156897** | **48832** | **63659** | **45629** | **55043** |
| a) 1 -14 days | 1208 | 0 | 7418 | .. | 100 | .. | 15 | 0 | 1032 |
| b) 15-28 days | 7 | 167 | 7418 | .. | 0 | .. | 0 | 98 | 420 |
| c) 28 days to 3 months | 943 | 3519 | 8954 | .. | 7687 | .. | 33480 | 262 | 923 |
| d) Over 3 months to 6 months | 7337 | 16912 | 5665 | .. | 14068 | .. | 473 | 3440 | 0 |
| e) Over 6 months to one year | 2233 | 2411 | 4991 | .. | 16980 | .. | 2655 | 559 | 1865 |
| f) Over one year to 3 years | 31514 | 23722 | 19714 | .. | 30121 | .. | 9907 | 12693 | 12135 |
| g) Over 3 years to 5 years | 30144 | 31191 | 34180 | .. | 32239 | .. | 6461 | 4474 | 9781 |
| h) Over 5 years | 97903 | 51803 | 58043 | .. | 55702 | .. | 10668 | 24103 | 28887 |
| **V. Foreign Currency Assets** | **29099** | **79429** | **65308** | **0** | **4921** | **0** | **0** | **26240** | **24321** |
| a) 1 -14 days | 5201 | 2779 | 22892 | .. | 1819 | .. | 0 | 12281 | 7016 |
| b) 15-28 days | 6613 | 0 | 3980 | .. | 2120 | .. | 0 | 0 | 880 |
| c) 28 days to 3 months | 11604 | 56318 | 31423 | .. | 618 | .. | 0 | 12650 | 10575 |
| d) Over 3 months to 6 months | 5236 | 18788 | 6663 | .. | 364 | .. | 0 | 1309 | 4050 |
| e) Over 6 months to one year | 445 | 1544 | 0 | .. | 0 | .. | 0 | 0 | 1800 |
| f) Over one year to 3 years | 0 | 0 | 350 | .. | 0 | .. | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | .. | 0 | .. | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | .. | 0 | .. | 0 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **28894** | **79479** | **65090** | **0** | **2741** | **0** | **0** | **726** | **473** |
| a) 1 -14 days | 1680 | 3281 | 11334 | .. | 1460 | .. | 0 | 726 | 473 |
| b) 15-28 days | 4162 | 0 | 1065 | .. | 106 | .. | 0 | 0 | 0 |
| c) 28 days to 3 months | 8827 | 44067 | 35542 | .. | 402 | .. | 0 | 0 | 0 |
| d) Over 3 months to 6 months | 4999 | 23756 | 15219 | .. | 443 | .. | 0 | 0 | 0 |
| e) Over 6 months to one year | 9226 | 7930 | 1692 | .. | 330 | .. | 0 | 0 | 0 |
| f) Over one year to 3 years | 0 | 445 | 238 | .. | 0 | .. | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | .. | 0 | .. | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | .. | 0 | .. | 0 | 0 | 0 |

*: During March 2001, Bank of Madura has been merged with ICICI Bank.

*Source* : Annual accounts of banks of respective years.

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

| Maturity-wise Liabilities/Assets | Catholic Syrian Bank | | Centurion Bank | | City Union Bank | | Development Credit Bank | | Dhanalakshmi Bank | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) |
| **I. Deposits** | **245778** | **277580** | **386707** | **425743** | **134048** | **161162** | **263385** | **337237** | **140067** | **149434** |
| a) 1 -14 days | 10263 | 16077 | 30933 | 36830 | .. | 16492 | 35969 | 49725 | 0 | 8397 |
| b) 15-28 days | 3767 | 8613 | 55848 | 44235 | .. | 4235 | 33836 | 35692 | 0 | 7007 |
| c) 28 days to 3 months | 19021 | 28576 | 95915 | 36234 | .. | 19509 | 55853 | 75004 | 0 | 13534 |
| d) Over 3 months to 6 months | 18911 | 28844 | 39650 | 91966 | .. | 22800 | 22478 | 51166 | 0 | 14204 |
| e) Over 6 months to one year | 25802 | 49799 | 51098 | 38334 | .. | 36368 | 42073 | 40329 | 0 | 20429 |
| f) Over one year to 3 years | 124459 | 94889 | 98683 | 164915 | .. | 58401 | 69526 | 78965 | 0 | 72550 |
| g) Over 3 years to 5 years | 33962 | 7265 | 13579 | 11225 | .. | 2597 | 2352 | 4251 | 0 | 11824 |
| h) Over 5 years | 9593 | 43517 | 1001 | 2004 | .. | 760 | 1298 | 2105 | 0 | 1489 |
| **II. Borrowings** | **6745** | **3020** | **83775** | **107067** | **3703** | **2722** | **20446** | **11254** | **3958** | **2328** |
| a) 1 -14 days | 4370 | 1677 | 77796 | 97992 | .. | 0 | 18225 | 9714 | 0 | 0 |
| b) 15-28 days | 258 | 0 | 0 | 0 | .. | 2157 | 19 | 0 | 0 | 110 |
| c) 28 days to 3 months | 262 | 197 | 0 | 1788 | .. | 55 | 1 | 0 | 0 | 82 |
| d) Over 3 months to 6 months | 956 | 145 | 0 | 5500 | .. | 92 | 41 | 0 | 0 | 1825 |
| e) Over 6 months to one year | 292 | 290 | 1730 | 1787 | .. | 103 | 40 | 130 | 0 | 157 |
| f) Over one year to 3 years | 607 | 623 | 3460 | 0 | .. | 253 | 2111 | 110 | 0 | 125 |
| g) Over 3 years to 5 years | 0 | 48 | 789 | 0 | .. | 62 | 6 | 1300 | 0 | 29 |
| h) Over 5 years | 0 | 40 | 0 | 0 | .. | 0 | 3 | 0 | 0 | 0 |
| **III. Loans and Advances** | **106071** | **126297** | **210310** | **202840** | **76939** | **87642** | **157270** | **203335** | **77631** | **88010** |
| a) 1 -14 days | 9129 | 6165 | 16109 | 18803 | .. | 18000 | 12112 | 12274 | 0 | 13689 |
| b) 15-28 days | 4778 | 4785 | 4328 | 10044 | .. | 3024 | 6508 | 19562 | 0 | 4814 |
| c) 28 days to 3 months | 12231 | 19666 | 38519 | 33374 | .. | 6328 | 27053 | 62334 | 0 | 5029 |
| d) Over 3 months to 6 months | 14270 | 9451 | 23155 | 23904 | .. | 3055 | 38248 | 36427 | 0 | 4829 |
| e) Over 6 months to one year | 10883 | 11659 | 24557 | 21885 | .. | 2538 | 4768 | 19989 | 0 | 4543 |
| f) Over one year to 3 years | 42090 | 44083 | 84183 | 87486 | .. | 38665 | 45787 | 32649 | 0 | 40144 |
| g) Over 3 years to 5 years | 7614 | 10401 | 16599 | 6226 | .. | 4792 | 10861 | 11442 | 0 | 9319 |
| h) Over 5 years | 5076 | 20087 | 2860 | 1118 | .. | 11240 | 11933 | 8658 | 0 | 5643 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**OTHER SCHEDULED COMMERCIAL BANKS**

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **99476** | **109734** | **219957** | **215688** | **53094** | **65494** | **115041** | **125796** | **56370** | **56045** |
| a) 1 -14 days | 10 | 6918 | 18108 | 66375 | .. | 100 | 0 | 2692 | 0 | 0 |
| b) 15-28 days | 428 | 7312 | 23451 | 14253 | .. | 0 | 2666 | 100 | 0 | 0 |
| c) 28 days to 3 months | 1313 | 13845 | 56064 | 17429 | .. | 165 | 10024 | 4833 | 0 | 500 |
| d) Over 3 months to 6 months | 3263 | 2251 | 20455 | 23237 | .. | 982 | 4177 | 16996 | 0 | 2338 |
| e) Over 6 months to one year | 298 | 2551 | 18544 | 10786 | .. | 497 | 1022 | 9959 | 0 | 1109 |
| f) Over one year to 3 years | 13549 | 10761 | 37334 | 53825 | .. | 6889 | 37494 | 17698 | 0 | 12144 |
| g) Over 3 years to 5 years | 21457 | 15163 | 28190 | 19699 | .. | 18015 | 11239 | 18634 | 0 | 7208 |
| h) Over 5 years | 59158 | 50933 | 17811 | 10084 | .. | 38846 | 48419 | 54884 | 0 | 32746 |
| **V. Foreign Currency Assets** | **23357** | **16879** | **11777** | **18930** | **24830** | **..** | **9029** | **6408** | **3385** | **9862** |
| a) 1 -14 days | 4491 | 1689 | 3053 | 8300 | 7004 | .. | 2486 | 3170 | 428 | 2146 |
| b) 15-28 days | 7729 | 4098 | 0 | 8300 | 5581 | .. | 0 | 0 | 191 | 0 |
| c) 28 days to 3 months | 7749 | 6473 | 3708 | 2330 | 7481 | .. | 2181 | 0 | 613 | 1074 |
| d) Over 3 months to 6 months | 1618 | 2065 | 0 | 0 | 2323 | .. | 1745 | 3238 | 453 | 2643 |
| e) Over 6 months to one year | 1754 | 2543 | 5016 | 0 | 2309 | .. | 2617 | 0 | 1700 | 3999 |
| f) Over one year to 3 years | 10 | 11 | 0 | 0 | 132 | .. | 0 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 6 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | .. | 0 | 0 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **23385** | **13459** | **43429** | **54790** | **24830** | **..** | **13277** | **8689** | **4353** | **7822** |
| a) 1 -14 days | 2596 | 1431 | 23294 | 20190 | 3438 | .. | 5554 | 3347 | 544 | 2189 |
| b) 15-28 days | 6797 | 243 | 2443 | 20190 | 5662 | .. | 554 | 129 | 85 | 0 |
| c) 28 days to 3 months | 2582 | 582 | 8367 | 5720 | 7562 | .. | 436 | 149 | 1152 | 1705 |
| d) Over 3 months to 6 months | 3393 | 2042 | 5740 | 2040 | 3473 | .. | 2244 | 656 | 421 | 1136 |
| e) Over 6 months to one year | 5684 | 5497 | 1205 | 5400 | 4423 | .. | 4489 | 4408 | 1453 | 2792 |
| f) Over one year to 3 years | 2333 | 3664 | 1671 | 1250 | 272 | .. | 0 | 0 | 698 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 415 | 0 | 0 | .. | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 294 | 0 | 0 | .. | 0 | 0 | 0 | 0 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

| Maturity-wise Liabilities/Assets | Federal Bank | | Ganesh Bank of Kurundwad | | Global Trust Bank | | HDFC Bank | | ICICI Bank | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (21) | (22) | (23) | (24) | (25) | (26) | (27) | (28) | (29) | (30) |
| **I. Deposits** | **646339** | **766544** | **13862** | **16387** | **619900** | **773400** | **842772** | **1165811** | **942784** | **1551991** |
| a) 1 -14 days | 47259 | 50626 | 1045 | 1081 | 79900 | 76500 | 107526 | 142355 | 131478 | 144787 |
| b) 15-28 days | 26882 | 25421 | 286 | 353 | 40700 | 69400 | 53172 | 48323 | 89564 | 135080 |
| c) 28 days to 3 months | 80719 | 108590 | 739 | 1036 | 152000 | 156900 | 94382 | 122068 | 185157 | 184103 |
| d) Over 3 months to 6 months | 67371 | 90149 | 1054 | 1366 | 86400 | 104200 | 126289 | 140398 | 89204 | 100295 |
| e) Over 6 months to one year | 87777 | 112847 | 1324 | 2118 | 104200 | 164700 | 82649 | 197536 | 78128 | 155399 |
| f) Over one year to 3 years | 320588 | 360717 | 6472 | 6983 | 149900 | 159000 | 373172 | 479081 | 364886 | 814289 |
| g) Over 3 years to 5 years | 8172 | 8721 | 2129 | 1739 | 5000 | 38700 | 5474 | 35698 | 2537 | 10932 |
| h) Over 5 years | 7571 | 9473 | 813 | 1711 | 1800 | 4000 | 108 | 352 | 1830 | 7106 |
| **II. Borrowings** | **37961** | **37177** | **84** | **51** | **39900** | **59900** | **142874** | **123290** | **31525** | **72348** |
| a) 1 -14 days | 11066 | 8063 | 0 | 2 | 17900 | 44700 | 126823 | 106384 | 1596 | 11325 |
| b) 15-28 days | 0 | 42 | 0 | 0 | 0 | 100 | 1502 | 5116 | 0 | 5 |
| c) 28 days to 3 months | 4287 | 6374 | 4 | 3 | 0 | 4100 | 9043 | 4563 | 29929 | 30742 |
| d) Over 3 months to 6 months | 5312 | 5130 | 2 | 6 | 9100 | 4300 | 5270 | 6995 | 0 | 10864 |
| e) Over 6 months to one year | 9597 | 10236 | 26 | 9 | 3300 | 4400 | 0 | 4 | 0 | 1184 |
| f) Over one year to 3 years | 5849 | 4154 | 36 | 21 | 6600 | 900 | 50 | 0 | 0 | 3416 |
| g) Over 3 years to 5 years | 1453 | 2369 | 11 | 10 | 1800 | 800 | 100 | 228 | 0 | 14770 |
| h) Over 5 years | 397 | 809 | 5 | 0 | 1200 | 600 | 86 | 0 | 0 | 42 |
| **III. Loans and Advances** | **418157** | **485413** | **7840** | **8379** | **321100** | **410000** | **358307** | **510466** | **342873** | **655874** |
| a) 1 -14 days | 34887 | 53087 | 690 | 927 | 44600 | 86400 | 120325 | 143107 | 39081 | 53775 |
| b) 15-28 days | 13016 | 8317 | 71 | 109 | 70700 | 39600 | 22719 | 32461 | 12192 | 8562 |
| c) 28 days to 3 months | 48864 | 43200 | 651 | 601 | 69800 | 92100 | 61628 | 148040 | 74833 | 180881 |
| d) Over 3 months to 6 months | 18038 | 29660 | 520 | 631 | 86500 | 86100 | 27498 | 63735 | 10403 | 38504 |
| e) Over 6 months to one year | 28396 | 38447 | 680 | 817 | 16100 | 25600 | 24347 | 16298 | 5629 | 27903 |
| f) Over one year to 3 years | 152104 | 163738 | 3201 | 3266 | 14100 | 38300 | 66690 | 90146 | 182459 | 321389 |
| g) Over 3 years to 5 years | 55668 | 71523 | 1509 | 934 | 6900 | 34900 | 32856 | 10168 | 10672 | 15660 |
| h) Over 5 years | 67184 | 77441 | 518 | 1094 | 12400 | 7000 | 2244 | 6511 | 7604 | 9200 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **266601** | **303719** | **3420** | **4318** | **292600** | **386500** | **584686** | **697216** | **441668** | **818686** |
| a) 1 -14 days | 1585 | 450 | 0 | 0 | 42100 | 59100 | 79494 | 73882 | 30398 | 73615 |
| b) 15-28 days | 0 | 0 | 0 | 2 | 23000 | 35100 | 24971 | 28628 | 65289 | 33776 |
| c) 28 days to 3 months | 3000 | 1606 | 0 | 5 | 52000 | 52500 | 81584 | 158657 | 18084 | 92284 |
| d) Over 3 months to 6 months | 21414 | 9340 | 0 | 141 | 37000 | 46200 | 37365 | 47456 | 29679 | 67418 |
| e) Over 6 months to one year | 8650 | 7027 | 177 | 132 | 64600 | 86100 | 32581 | 76096 | 12584 | 46137 |
| f) Over one year to 3 years | 42311 | 43532 | 327 | 399 | 53000 | 71400 | 137219 | 196055 | 138837 | 196188 |
| g) Over 3 years to 5 years | 44931 | 58809 | 485 | 526 | 10600 | 32600 | 38891 | 62188 | 70660 | 95436 |
| h) Over 5 years | 144710 | 182955 | 2431 | 3113 | 10300 | 3500 | 152581 | 54254 | 76137 | 213832 |
| **V. Foreign Currency Assets** | **5888** | **33279** | **0** | **0** | **15500** | **7300** | **537051** | **57316** | **194414** | **175337** |
| a) 1 -14 days | 2662 | 13626 | 0 | 0 | 13700 | 4400 | 105134 | 27936 | 122267 | 113226 |
| b) 15-28 days | 0 | 5941 | 0 | 0 | 500 | 0 | 102354 | 7984 | 15270 | 8177 |
| c) 28 days to 3 months | 0 | 8163 | 0 | 0 | 1300 | 2200 | 97558 | 13701 | 14755 | 26049 |
| d) Over 3 months to 6 months | 1252 | 4299 | 0 | 0 | 0 | 700 | 91639 | 3033 | 23967 | 12108 |
| e) Over 6 months to one year | 1974 | 123 | 0 | 0 | 0 | 0 | 134859 | 4662 | 15849 | 10553 |
| f) Over one year to 3 years | 0 | 0 | 0 | 0 | 0 | 0 | 3544 | 0 | 2188 | 2516 |
| g) Over 3 years to 5 years | 0 | 1127 | 0 | 0 | 0 | 0 | 1963 | 0 | 118 | 2654 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 54 |
| **VI. Foreign Currency Liabilities** | **36917** | **54398** | **0** | **0** | **32000** | **42800** | **537051** | **48166** | **63797** | **117753** |
| a) 1 -14 days | 574 | 618 | 0 | 0 | 23100 | 7500 | 92852 | 3258 | 21741 | 32244 |
| b) 15-28 days | 842 | 632 | 0 | 0 | 300 | 500 | 98626 | 5290 | 8466 | 7461 |
| c) 28 days to 3 months | 3669 | 2925 | 0 | 0 | 0 | 5500 | 95949 | 2835 | 6752 | 17590 |
| d) Over 3 months to 6 months | 4733 | 8070 | 0 | 0 | 3400 | 17900 | 89332 | 7325 | 5698 | 11064 |
| e) Over 6 months to one year | 9796 | 15061 | 0 | 0 | 5100 | 800 | 152280 | 13169 | 13785 | 29542 |
| f) Over one year to 3 years | 17303 | 27092 | 0 | 0 | 100 | 10600 | 6059 | 16289 | 7355 | 19852 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 1953 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

| Maturity-wise Liabilities/Assets | IDBI Bank | | IndusInd Bank | | Jammu & Kashmir Bank | | Karnataka Bank | | Karur Vysya Bank | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (31) | (32) | (33) | (34) | (35) | (36) | (37) | (38) | (39) | (40) |
| **I. Deposits** | **344818** | **356750** | **577936** | **631555** | **942209** | **1041396** | **517417** | **607549** | **309062** | **361525** |
| a) 1 -14 days | 37528 | 41816 | 89164 | 97510 | 0 | 92089 | 0 | 31553 | 23381 | 11789 |
| b) 15-28 days | 42456 | 33615 | 57957 | 40742 | 0 | 83774 | 0 | 8337 | 10274 | 19306 |
| c) 28 days to 3 months | 88923 | 72154 | 154594 | 176789 | 0 | 155062 | 0 | 55617 | 38953 | 49177 |
| d) Over 3 months to 6 months | 34933 | 42927 | 67102 | 106390 | 0 | 83077 | 0 | 38350 | 25831 | 41472 |
| e) Over 6 months to one year | 56351 | 58201 | 83209 | 88153 | 0 | 91377 | 0 | 189099 | 40470 | 62592 |
| f) Over one year to 3 years | 82924 | 105514 | 123976 | 113183 | 0 | 431738 | 0 | 248176 | 113358 | 137006 |
| g) Over 3 years to 5 years | 1663 | 2508 | 1404 | 6993 | 0 | 62011 | 0 | 29454 | 41655 | 25647 |
| h) Over 5 years | 40 | 15 | 530 | 1795 | 0 | 42268 | 0 | 6963 | 15140 | 14536 |
| **II. Borrowings** | **57637** | **78355** | **55140** | **41212** | **2053** | **17699** | **13377** | **13027** | **22449** | **14879** |
| a) 1 -14 days | 31888 | 53054 | 31140 | 3362 | 0 | 1038 | 0 | 1069 | 8129 | 11685 |
| b) 15-28 days | 7466 | 15647 | 0 | 961 | 0 | 0 | 0 | 1049 | 0 | 0 |
| c) 28 days to 3 months | 18283 | 9654 | 17000 | 12123 | 0 | 42 | 0 | 4410 | 899 | 250 |
| d) Over 3 months to 6 months | 0 | 0 | 1000 | 22763 | 0 | 290 | 0 | 2275 | 388 | 720 |
| e) Over 6 months to one year | 0 | 0 | 1000 | 2003 | 0 | 15330 | 0 | 1574 | 10100 | 695 |
| f) Over one year to 3 years | 0 | 0 | 5000 | 0 | 0 | 728 | 0 | 1965 | 2190 | 180 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 271 | 0 | 508 | 743 | 1349 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 177 | 0 | 0 |
| **III. Loans and Advances** | **160070** | **172500** | **325419** | **401986** | **351807** | **476289** | **245143** | **282821** | **184770** | **230771** |
| a) 1 -14 days | 19255 | 21740 | 4618 | 31981 | 0 | 34997 | 0 | 30370 | 14792 | 13470 |
| b) 15-28 days | 12564 | 12631 | 7727 | 51950 | 0 | 18739 | 0 | 14772 | 5880 | 18250 |
| c) 28 days to 3 months | 47850 | 34162 | 60677 | 78597 | 0 | 13487 | 0 | 47695 | 27584 | 40111 |
| d) Over 3 months to 6 months | 2409 | 1170 | 33054 | 38999 | 0 | 19157 | 0 | 34845 | 8018 | 15563 |
| e) Over 6 months to one year | 3306 | 1931 | 25229 | 96540 | 0 | 48235 | 0 | 14046 | 10872 | 9253 |
| f) Over one year to 3 years | 72145 | 97765 | 183057 | 82308 | 0 | 207028 | 0 | 95622 | 74352 | 118920 |
| g) Over 3 years to 5 years | 2538 | 2961 | 11057 | 21611 | 0 | 56183 | 0 | 31797 | 31034 | 12768 |
| h) Over 5 years | 3 | 140 | 0 | 0 | 0 | 78463 | 0 | 13674 | 12238 | 2436 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**OTHER SCHEDULED COMMERCIAL BANKS**

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **212392** | **252462** | **273176** | **249426** | **425432** | **542495** | **206279** | **278700** | **146455** | **124722** |
| a) 1 -14 days | 3585 | -15672 | 992 | 0 | 0 | 6323 | 0 | 0 | 2974 | 300 |
| b) 15-28 days | 6309 | 6448 | 0 | 0 | 0 | 1960 | 0 | 907 | 2640 | 230 |
| c) 28 days to 3 months | 17793 | 21662 | 1221 | 3232 | 0 | 25631 | 0 | 5157 | 23315 | 10919 |
| d) Over 3 months to 6 months | 12003 | 7034 | 19 | 1224 | 0 | 15388 | 0 | 6654 | 13744 | 8541 |
| e) Over 6 months to one year | 23894 | 50010 | 6831 | 1698 | 0 | 16025 | 0 | 6604 | 8399 | 11077 |
| f) Over one year to 3 years | 71578 | 64873 | 60896 | 57939 | 0 | 78498 | 0 | 45070 | 19442 | 22445 |
| g) Over 3 years to 5 years | 38573 | 98131 | 42863 | 30224 | 0 | 106932 | 0 | 23261 | 41783 | 30516 |
| h) Over 5 years | 38657 | 19976 | 160354 | 155109 | 0 | 291738 | 0 | 191047 | 34158 | 40694 |
| **V. Foreign Currency Assets** | **18500** | **19922** | **58634** | **21819** | **81495** | **0** | **5106** | **22318** | **2930** | **5445** |
| a) 1 -14 days | 7963 | 7880 | 16344 | 7618 | 11969 | 0 | 712 | 10118 | 2552 | 675 |
| b) 15-28 days | 1911 | 2888 | 4347 | 538 | 11213 | 0 | 0 | 1086 | 110 | 1546 |
| c) 28 days to 3 months | 4874 | 5093 | 6612 | 11046 | 27852 | 0 | 0 | 1330 | 0 | 987 |
| d) Over 3 months to 6 months | 3072 | 2032 | 9577 | 2584 | 25055 | 0 | 4361 | 2776 | 168 | 2065 |
| e) Over 6 months to one year | 462 | 1796 | 21579 | 33 | 5406 | 0 | 11 | 7008 | 0 | 100 |
| f) Over one year to 3 years | 0 | 0 | 175 | 0 | 0 | 0 | 22 | 0 | 100 | 72 |
| g) Over 3 years to 5 years | 218 | 233 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **5048** | **8091** | **76661** | **87158** | **81494** | **0** | **10619** | **18685** | **2930** | **3974** |
| a) 1 -14 days | 2286 | 1910 | 11887 | 30469 | 13000 | 0 | 1523 | 2868 | 1068 | 1927 |
| b) 15-28 days | 11 | 90 | 12204 | 8112 | 11344 | 0 | 502 | 325 | 226 | 39 |
| c) 28 days to 3 months | 1250 | 251 | 16063 | 7624 | 23307 | 0 | 759 | 1637 | 737 | 401 |
| d) Over 3 months to 6 months | 430 | 674 | 2657 | 10583 | 26851 | 0 | 2082 | 2531 | 373 | 247 |
| e) Over 6 months to one year | 948 | 1516 | 32891 | 28759 | 6901 | 0 | 2850 | 10455 | 402 | 904 |
| f) Over one year to 3 years | 123 | 3650 | 959 | 1611 | 91 | 0 | 2903 | 869 | 124 | 456 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

### TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
### OTHER SCHEDULED COMMERCIAL BANKS

| Maturity-wise Liabilities/Assets | Lakshmi Vilas Bank | | Lord Krishna Bank | | Nainital Bank | | Nedungadi Bank | | Ratnakar Bank | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (41) | (42) | (43) | (44) | (45) | (46) | (47) | (48) | (49) | (50) |
| **I. Deposits** | **196341** | **227765** | **88200** | **122723** | **46358** | **53508** | **158822** | **174937** | **43801** | **53216** |
| a) 1 -14 days | 14220 | 24904 | 0 | 11784 | 0 | 5745 | 12304 | 16641 | 4142 | 4310 |
| b) 15-28 days | 4034 | 6471 | 0 | 2714 | 0 | 1714 | 15830 | 5582 | 1066 | 2931 |
| c) 28 days to 3 months | 20992 | 18440 | 0 | 15835 | 0 | 2448 | 24003 | 22846 | 3244 | 3437 |
| d) Over 3 months to 6 months | 16632 | 18646 | 0 | 12868 | 0 | 2189 | 18393 | 20898 | 3355 | 4346 |
| e) Over 6 months to one year | 24188 | 36129 | 0 | 22459 | 0 | 5262 | 18927 | 22908 | 5038 | 9328 |
| f) Over one year to 3 years | 94672 | 104198 | 0 | 28087 | 0 | 29841 | 54050 | 67579 | 22623 | 24544 |
| g) Over 3 years to 5 years | 11533 | 7693 | 0 | 14768 | 0 | 3216 | 12676 | 14612 | 2976 | 2986 |
| h) Over 5 years | 10070 | 11284 | 0 | 14208 | 0 | 3093 | 2639 | 3871 | 1357 | 1334 |
| **II. Borrowings** | **9950** | **6865** | **1958** | **3116** | **0** | **1** | **2159** | **1051** | **669** | **477** |
| a) 1 -14 days | 446 | 262 | 0 | 100 | 0 | 1 | 1812 | 876 | 0 | 3 |
| b) 15-28 days | 446 | 262 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 |
| c) 28 days to 3 months | 3101 | 1051 | 0 | 661 | 0 | 0 | 0 | | 29 | 9 |
| d) Over 3 months to 6 months | 3361 | 1576 | 0 | 630 | 0 | 0 | 0 | | 89 | 84 |
| e) Over 6 months to one year | 1034 | 761 | 0 | 1210 | 0 | 0 | 0 | | 106 | 79 |
| f) Over one year to 3 years | 1296 | 1273 | 0 | 515 | 0 | 0 | 347 | 175 | 320 | 262 |
| g) Over 3 years to 5 years | 106 | 1621 | 0 | 0 | 0 | 0 | 0 | | 107 | 19 |
| h) Over 5 years | 160 | 59 | 0 | 0 | 0 | 0 | 0 | | 18 | 21 |
| **III. Loans and Advances** | **115005** | **148023** | **48552** | **58552** | **10327** | **11547** | **81379** | **90886** | **18768** | **24534** |
| a) 1 -14 days | 13291 | 18239 | 0 | 2007 | 0 | 1124 | 8731 | 9199 | 1882 | 2486 |
| b) 15-28 days | 2503 | 4782 | 0 | 4453 | 0 | 1016 | 1257 | 936 | 88 | 99 |
| c) 28 days to 3 months | 12205 | 21600 | 0 | 3045 | 0 | 1021 | 2891 | 2148 | 957 | 1457 |
| d) Over 3 months to 6 months | 6572 | 8007 | 0 | 2131 | 0 | 191 | 2781 | 2707 | 525 | 749 |
| e) Over 6 months to one year | 9937 | 13432 | 0 | 6041 | 0 | 323 | 8325 | 4567 | 894 | 5279 |
| f) Over one year to 3 years | 53265 | 62364 | 0 | 24399 | 0 | 6776 | 27748 | 33293 | 11120 | 10591 |
| g) Over 3 years to 5 years | 9856 | 10172 | 0 | 9195 | 0 | 567 | 18624 | 19265 | 2367 | 2838 |
| h) Over 5 years | 7376 | 9427 | 0 | 7281 | 0 | 529 | 11022 | 18771 | 935 | 1035 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **76757** | **78204** | **36450** | **54676** | **21655** | **36926** | **54965** | **70971** | **19001** | **22952** |
| a) 1 -14 days | 19 | 0 | 0 | 0 | 0 | 1151 | 5892 | 10880 | 1 | 500 |
| b) 15-28 days | 939 | 0 | 0 | 0 | 0 | 573 | 4297 | 7739 | 940 | 800 |
| c) 28 days to 3 months | 706 | 593 | 0 | 10 | 0 | 2167 | 6964 | 12658 | 2529 | 3725 |
| d) Over 3 months to 6 months | 2462 | 1024 | 0 | 1 | 0 | 3498 | 5011 | 5955 | 651 | 148 |
| e) Over 6 months to one year | 2202 | 5045 | 0 | 720 | 0 | 2999 | 5446 | 7032 | 1914 | 2245 |
| f) Over one year to 3 years | 9907 | 9304 | 0 | 13909 | 0 | 4756 | 15174 | 12212 | 2786 | 4051 |
| g) Over 3 years to 5 years | 13678 | 12925 | 0 | 6610 | 0 | 5431 | 6889 | 9001 | 1814 | 1682 |
| h) Over 5 years | 46844 | 49313 | 0 | 33426 | 0 | 16351 | 5292 | 5494 | 8366 | 9801 |
| **V. Foreign Currency Assets** | **614** | **606** | **0** | **2647** | **0** | **0** | **4516** | **12014** | **0** | **0** |
| a) 1 -14 days | 614 | 606 | 0 | 1726 | 0 | 0 | 427 | 3169 | | 0 |
| b) 15-28 days | 0 | 0 | 0 | 921 | 0 | 0 | 583 | 100 | | 0 |
| c) 28 days to 3 months | 0 | 0 | 0 | 0 | 0 | 0 | 3412 | 6146 | | 0 |
| d) Over 3 months to 6 months | 0 | 0 | 0 | 0 | 0 | 0 | 94 | 393 | | 0 |
| e) Over 6 months to one year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 960 | | 0 |
| f) Over one year to 3 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1246 | | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| **VI. Foreign Currency Liabilities** | **2803** | **1869** | **0** | **370** | **0** | **0** | **4488** | **12015** | **0** | **0** |
| a) 1 -14 days | 1254 | 799 | 0 | 0 | 0 | 0 | 679 | 1494 | | 0 |
| b) 15-28 days | 70 | 9 | 0 | 0 | 0 | 0 | 295 | 62 | | 0 |
| c) 28 days to 3 months | 185 | 52 | 0 | 0 | 0 | 0 | 3406 | 6915 | | 0 |
| d) Over 3 months to 6 months | 330 | 210 | 0 | 0 | 0 | 0 | 108 | 680 | | 0 |
| e) Over 6 months to one year | 681 | 310 | 0 | 370 | 0 | 0 | 0 | 961 | | 0 |
| f) Over one year to 3 years | 283 | 489 | 0 | 0 | 0 | 0 | 0 | 1903 | | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

| Maturity-wise Liabilities/Assets | Sangli Bank | | SBI Commercial & Intl. Banl | | South Indian Bank | | Tamilnad Mercantile Bank | | United Western Bank | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (51) | (52) | (53) | (54) | (55) | (56) | (57) | (58) | (59) | (60) |
| **I. Deposits** | **137890** | **151672** | **51369** | **49970** | **388536** | **466865** | **266453** | **319807** | **434884** | **522122** |
| a) 1 -14 days | 0 | 24107 | 2198 | 2894 | 25122 | 30196 | 22009 | 26902 | 38116 | 28931 |
| b) 15-28 days | 26079 | 20253 | 1237 | 1179 | 11652 | 14001 | 9598 | 10887 | 4907 | 14259 |
| c) 28 days to 3 months | 10721 | 6866 | 6461 | 7576 | 35503 | 42660 | 27462 | 35398 | 61409 | 57911 |
| d) Over 3 months to 6 months | 6258 | 7606 | 9580 | 11874 | 31589 | 37956 | 31247 | 30833 | 21466 | 17605 |
| e) Over 6 months to one year | 10215 | 11433 | 16341 | 12198 | 56502 | 67891 | 35349 | 47328 | 38730 | 28538 |
| f) Over one year to 3 years | 27366 | 71395 | 14794 | 10997 | 201616 | 242257 | 140788 | 168459 | 132924 | 140137 |
| g) Over 3 years to 5 years | 24160 | 6451 | 525 | 3252 | 16811 | 20200 | 0 | 0 | 53744 | 88132 |
| h) Over 5 years | 33091 | 3561 | 233 | 0 | 9741 | 11704 | 0 | 0 | 83588 | 146609 |
| **II. Borrowings** | **103** | **158** | **3692** | **2953** | **1021** | **5675** | **3231** | **2438** | **4195** | **9646** |
| a) 1 -14 days | 0 | 74 | 3692 | 2953 | 29 | 5201 | 315 | 186 | 0 | 816 |
| b) 15-28 days | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 |
| c) 28 days to 3 months | 0 | 0 | 0 | 0 | 123 | 92 | 315 | 350 | 250 | 178 |
| d) Over 3 months to 6 months | 7 | 2 | 0 | 0 | 158 | 97 | 315 | 300 | 523 | 5965 |
| e) Over 6 months to one year | 8 | 1 | 0 | 0 | 323 | 138 | 600 | 300 | 1375 | 582 |
| f) Over one year to 3 years | 39 | 4 | 0 | 0 | 343 | 129 | 1686 | 1302 | 1536 | 1375 |
| g) Over 3 years to 5 years | 26 | 33 | 0 | 0 | 29 | 15 | 0 | 0 | 307 | 419 |
| h) Over 5 years | 23 | 44 | 0 | 0 | 9 | 3 | 0 | 0 | 204 | 311 |
| **III. Loans and Advances** | **47790** | **53945** | **36787** | **28633** | **202108** | **246835** | **125504** | **158835** | **235802** | **274788** |
| a) 1 -14 days | 0 | 8310 | 1904 | 1961 | 11837 | 14297 | 6436 | 13563 | 49327 | 48767 |
| b) 15-28 days | 16600 | 7791 | 2130 | 2189 | 11076 | 13536 | 5645 | 11444 | 8258 | 8485 |
| c) 28 days to 3 months | 3467 | 653 | 2686 | 4438 | 8552 | 10452 | 15438 | 12783 | 7747 | 12475 |
| d) Over 3 months to 6 months | 554 | 781 | 3432 | 603 | 4887 | 5972 | 10069 | 9869 | 4740 | 3821 |
| e) Over 6 months to one year | 4727 | 6967 | 442 | 345 | 6749 | 8248 | 9132 | 4563 | 5300 | 7808 |
| f) Over one year to 3 years | 14035 | 20151 | 20342 | 18968 | 120287 | 147008 | 78784 | 106613 | 29932 | 35385 |
| g) Over 3 years to 5 years | 3634 | 4560 | 5841 | 129 | 26895 | 32870 | 0 | 0 | 50520 | 71822 |
| h) Over 5 years | 4773 | 4732 | 10 | 0 | 11825 | 14452 | 0 | 0 | 79978 | 86225 |

TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **IV. Investments (at book value)** | **55893** | **54263** | **20769** | **17759** | **174883** | **199830** | **123899** | **148532** | **136294** | **171942** |
| a) 1 -14 days | 0 | 2684 | 200 | 0 | 0 | 1045 | 0 | 0 | 5150 | 19962 |
| b) 15-28 days | 7859 | 0 | 500 | 0 | 3 | 0 | 2955 | 0 | 8520 | 6112 |
| c) 28 days to 3 months | 3527 | 4720 | 521 | 0 | 1271 | 321 | 3194 | 400 | 5615 | 14434 |
| d) Over 3 months to 6 months | 94 | 10134 | 1552 | 1917 | 1004 | 707 | 4369 | 5569 | 3912 | 5220 |
| e) Over 6 months to one year | 6506 | 3278 | 512 | 0 | 6403 | 3523 | 16266 | 8688 | 9706 | 8813 |
| f) Over one year to 3 years | 14368 | 12746 | 8112 | 3301 | 11595 | 18834 | 97115 | 133875 | 36838 | 40403 |
| g) Over 3 years to 5 years | 16618 | 16646 | 6067 | 6967 | 33164 | 28166 | 0 | 0 | 29445 | 35403 |
| h) Over 5 years | 6921 | 4055 | 3305 | 5574 | 121443 | 147234 | 0 | 0 | 37108 | 41595 |
| **V. Foreign Currency Assets** | **1082** | **981** | **52984** | **59243** | **25162** | **25540** | **21628** | **30115** | **8186** | **7905** |
| a) 1 -14 days | 0 | 261 | 5680 | 6757 | 11365 | 4090 | 2891 | 6604 | 4132 | 4522 |
| b) 15-28 days | 1082 | 120 | 4991 | 1033 | 1309 | 0 | 6957 | 1692 | 1021 | 0 |
| c) 28 days to 3 months | 0 | 600 | 20328 | 28365 | 5448 | 11474 | 5771 | 10328 | 1275 | 0 |
| d) Over 3 months to 6 months | 0 | 0 | 14149 | 13433 | 3689 | 7645 | 2838 | 7354 | 449 | 1039 |
| e) Over 6 months to one year | 0 | 0 | 7436 | 7140 | 3351 | 2331 | 2297 | 3796 | 0 | 0 |
| f) Over one year to 3 years | 0 | 0 | 400 | 2515 | 0 | 0 | 874 | 341 | 0 | 0 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 986 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1309 | 1358 |
| **VI. Foreign Currency Liabilities** | **1082** | **862** | **52989** | **59268** | **25258** | **24310** | **21629** | **30115** | **3764** | **5989** |
| a) 1 -14 days | 0 | 674 | 15847 | 21401 | 9984 | 188 | 5359 | 5015 | 484 | 1216 |
| b) 15-28 days | 461 | 4 | 11366 | 3604 | 0 | 0 | 6833 | 169 | 602 | 628 |
| c) 28 days to 3 months | 226 | 15 | 12944 | 26926 | 0 | 200 | 7274 | 11515 | 681 | 1543 |
| d) Over 3 months to 6 months | 0 | 55 | 12170 | 6847 | 0 | 2633 | 767 | 7118 | 214 | 347 |
| e) Over 6 months to one year | 395 | 42 | 662 | 490 | 97 | 2687 | 1000 | 5940 | 1225 | 1777 |
| f) Over one year to 3 years | 0 | 72 | 0 | 0 | 15177 | 5106 | 396 | 358 | 558 | 476 |
| g) Over 3 years to 5 years | 0 | 0 | 0 | 0 | 0 | 13496 | 0 | 0 | 0 | 2 |
| h) Over 5 years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**OTHER SCHEDULED COMMERCIAL BANKS**

| Maturity-wise Liabilities/Assets | UTI Bank | | Vysya Bank | |
|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 |
| | (61) | (62) | (63) | (64) |
| **I. Deposits** | **572000** | **909220** | **742400** | **814111** |
| a) 1 -14 days | 107989 | 105511 | 40489 | 48365 |
| b) 15-28 days | 35569 | 32520 | 32260 | 30621 |
| c) 28 days to 3 months | 130266 | 173749 | 121233 | 117451 |
| d) Over 3 months to 6 months | 69657 | 98902 | 162702 | 108170 |
| e) Over 6 months to one year | 66731 | 225227 | 112066 | 160024 |
| f) Over one year to 3 years | 145355 | 254177 | 260922 | 324900 |
| g) Over 3 years to 5 years | 13458 | 12634 | 7454 | 14899 |
| h) Over 5 years | 2975 | 6500 | 5274 | 9681 |
| **II. Borrowings** | **53103** | **114602** | **29207** | **54918** |
| a) 1 -14 days | 18064 | 64241 | 10023 | 31643 |
| b) 15-28 days | 3909 | 0 | 5 | 40 |
| c) 28 days to 3 months | 487 | 16000 | 127 | 210 |
| d) Over 3 months to 6 months | 14043 | 0 | 15766 | 622 |
| e) Over 6 months to one year | 6600 | 10643 | 770 | 20605 |
| f) Over one year to 3 years | 0 | 0 | 1135 | 692 |
| g) Over 3 years to 5 years | 0 | 2718 | 1272 | 897 |
| h) Over 5 years | 10000 | 21000 | 109 | 209 |
| **III. Loans and Advances** | **350652** | **482112** | **393775** | **431631** |
| a) 1 -14 days | 47447 | 79350 | 23638 | 25840 |
| b) 15-28 days | 28859 | 34652 | 17672 | 27007 |
| c) 28 days to 3 months | 118112 | 104165 | 51766 | 97488 |
| d) Over 3 months to 6 months | 35769 | 40385 | 15624 | 56185 |
| e) Over 6 months to one year | 9540 | 38881 | 22402 | 8917 |
| f) Over one year to 3 years | 86879 | 182571 | 164104 | 181621 |
| g) Over 3 years to 5 years | 3825 | 2101 | 51877 | 24192 |
| h) Over 5 years | 20221 | 7 | 46692 | 10381 |

## TABLE 61: MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
## OTHER SCHEDULED COMMERCIAL BANKS

| | | | | |
|---|---|---|---|---|
| **IV. Investments (at book value)** | **206514** | **419262** | **273565** | **269510** |
| a) 1 -14 days | 45550 | 37108 | 11251 | 5266 |
| b) 15-28 days | 7007 | 8321 | 1902 | 0 |
| c) 28 days to 3 months | 26654 | 45742 | 8200 | 2700 |
| d) Over 3 months to 6 months | 16289 | 27846 | 25600 | 7410 |
| e) Over 6 months to one year | 15148 | 71734 | 11885 | 33591 |
| f) Over one year to 3 years | 41753 | 105288 | 41432 | 69931 |
| g) Over 3 years to 5 years | 27811 | 95683 | 95988 | 18885 |
| h) Over 5 years | 26302 | 27540 | 77307 | 131727 |
| **V. Foreign Currency Assets** | **12690** | **16049** | **40616** | **466251** |
| a) 1 -14 days | 0 | 0 | 8589 | 94508 |
| b) 15-28 days | 0 | 0 | 7557 | 13251 |
| c) 28 days to 3 months | 0 | 15170 | 9310 | 210081 |
| d) Over 3 months to 6 months | 12354 | 19 | 15160 | 98099 |
| e) Over 6 months to one year | 250 | 0 | 0 | 50312 |
| f) Over one year to 3 years | 54 | 0 | 0 | 0 |
| g) Over 3 years to 5 years | 32 | 860 | 0 | 0 |
| h) Over 5 years | 0 | 0 | 0 | 0 |
| **VI. Foreign Currency Liabilities** | **20880** | **107350** | **33371** | **466762** |
| a) 1 -14 days | 0 | 0 | 16333 | 33638 |
| b) 15-28 days | 0 | 0 | 555 | 10274 |
| c) 28 days to 3 months | 0 | 56269 | 2711 | 222600 |
| d) Over 3 months to 6 months | 13948 | 44610 | 5415 | 111545 |
| e) Over 6 months to one year | 3478 | 0 | 7354 | 84577 |
| f) Over one year to 3 years | 1606 | 3484 | 1003 | 4128 |
| g) Over 3 years to 5 years | 1739 | 2987 | 0 | 0 |
| h) Over 5 years | 109 | 0 | 0 | 0 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**STATE BANK OF INDIA AND STATE BANK OF INDIA AND ITS ASSOCIATES**

(per cent)

| Items | As on March 31 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | State Bank of India | | State Bank of Bikaner and Jaipur | | State Bank of Hyderabad | | State Bank of Indore | |
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. Cash-deposit ratio | 9.60 | 7.62 | 13.76 | 12.99 | 10.96 | 7.31 | 11.30 | 7.54 |
| 2.Credit-deposit ratio | 49.84 | 46.78 | 48.50 | 50.05 | 48.60 | 47.78 | 55.76 | 51.17 |
| 3.Investment-deposit ratio | 46.68 | 50.60 | 53.40 | 51.57 | 55.96 | 59.01 | 47.11 | 58.47 |
| 4. (Credit + investment)-deposit ratio | 96.52 | 97.38 | 101.90 | 101.62 | 104.56 | 106.79 | 102.86 | 109.64 |
| 5. Ratio of deposits to total liabilities | 75.26 | 76.93 | 72.77 | 74.47 | 80.78 | 80.92 | 81.17 | 81.46 |
| 6. Ratio of term deposits to total deposits | 60.53 | 63.67 | 58.35 | 56.52 | 62.11 | 63.23 | 59.10 | 65.09 |
| 7. Ratio of priority sector advances to total advances | 26.38 | 26.55 | 41.50 | 39.60 | 35.63 | 34.74 | 40.47 | 40.42 |
| 8. Ratio of term-loans to total advances | 34.54 | 34.82 | 24.58 | 24.44 | 25.12 | 27.41 | 31.44 | 34.19 |
| 9. Ratio of secured advances to total advances | 93.94 | 87.21 | 96.20 | 95.62 | 98.21 | 94.96 | 97.04 | 94.71 |
| 10. Ratio of investments in non-approved securities to total investments | 19.48 | 16.89 | 10.57 | 10.13 | 14.57 | 12.95 | 12.91 | 11.65 |
| 11. Ratio of Interest income to total assets | 9.17 | 9.01 | 9.83 | 9.62 | 10.33 | 10.01 | 9.97 | 9.79 |
| 12. Ratio of net interest margin to total assets | 2.86 | 2.86 | 3.29 | 3.46 | 3.62 | 3.61 | 3.34 | 3.22 |
| 13. Ratio of non-interest income to total assets | 1.47 | 1.39 | 1.94 | 1.82 | 1.86 | 1.70 | 2.39 | 2.24 |
| 14. Ratio of intermediation cost to total assets | 2.60 | 2.88 | 3.24 | 3.24 | 2.61 | 2.66 | 3.43 | 3.09 |
| 15. Ratio of wage bills to intermediation cost | 71.13 | 72.44 | 72.24 | 76.89 | 66.87 | 71.28 | 69.24 | 69.44 |
| 16. Ratio of wage bills to total expenses | 20.76 | 23.07 | 23.92 | 26.51 | 18.75 | 20.96 | 23.62 | 22.20 |
| 17. Ratio of wage bills to total income | 17.38 | 20.02 | 19.87 | 21.79 | 14.34 | 16.22 | 19.22 | 17.81 |
| 18. Ratio of burden to total assets | 1.13 | 1.48 | 1.30 | 1.43 | 0.76 | 0.96 | 1.04 | 0.84 |
| 19. Ratio of burden to interest income | 12.28 | 16.46 | 13.21 | 14.81 | 7.33 | 9.62 | 10.42 | 8.61 |
| 20. Ratio of operating profits to total assets | 1.74 | 1.37 | 2.10 | 2.04 | 2.87 | 2.65 | 2.30 | 2.38 |
| 21. Return on assets | 0.75 | 0.50 | 1.06 | 0.80 | 0.82 | 0.82 | 0.85 | 0.89 |
| 22. Return on equity | 18.20 | 12.53 | 25.55 | 18.61 | 22.94 | 21.77 | 21.16 | 23.49 |
| 23. Cost of deposits | 7.87 | 7.57 | 8.23 | 7.88 | 7.93 | 7.53 | 7.67 | 7.58 |
| 24. Cost of borrowings | 6.07 | 5.21 | 11.89 | 14.35 | 14.47 | 21.23 | 3.10 | 2.32 |
| 25. Cost of funds | 7.78 | 7.47 | 8.27 | 7.92 | 8.01 | 7.67 | 7.56 | 7.41 |
| 26. Return on advances | 10.59 | 10.53 | 11.69 | 11.48 | 11.90 | 11.70 | 11.54 | 11.20 |
| 27. Return on investments | 11.65 | 10.46 | 12.08 | 11.41 | 11.57 | 10.88 | 11.30 | 10.22 |
| 28. Return on advances *adjusted* to cost of funds | 2.80 | 3.06 | 3.42 | 3.56 | 3.88 | 4.04 | 3.99 | 3.78 |
| 29. Return on investments *adjusted* to cost of funds | 3.87 | 2.99 | 3.81 | 3.49 | 3.56 | 3.21 | 3.75 | 2.80 |
| 30. Business per employee (in Rs. lakh) | 111.20 | 136.58 | 86.47 | 105.19 | 126.00 | 165.00 | 142.82 | 126.00 |
| 31. Profit per employee (in Rs. lakh) | 0.87 | 0.70 | 1.69 | 1.96 | 0.87 | 1.13 | 1.07 | 2.60 |
| 32. Capital adequacy ratio | 11.49 | 12.79 | 12.35 | 12.39 | 10.86 | 12.28 | 12.10 | 12.73 |
| 33. Capital adequacy ratio - Tier I | 8.28 | 8.58 | 11.09 | 11.62 | 9.27 | 8.92 | 8.86 | 9.12 |
| 34. Capital adequacy ratio - Tier II | 3.21 | 4.21 | 1.26 | 0.77 | 1.59 | 3.36 | 3.24 | 3.61 |
| 35. Ratio of net NPA to net advances | 6.41 | 6.03 | 10.14 | 7.83 | 7.30 | 7.82 | 6.95 | 5.91 |

*Source* : Compiled from annual accounts of banks of respective years.

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**STATE BANK OF INDIA AND STATE BANK OF INDIA AND ITS ASSOCIATES**

| Items | State Bank of Mysore | | State Bank of Patiala | | State Bank of Saurashtra | | State Bank of Travancore | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| 1. Cash-deposit ratio | 10.57 | 8.77 | 10.85 | 9.41 | 12.86 | 9.56 | 5.56 | 6.09 |
| 2.Credit-deposit ratio | 52.70 | 56.34 | 56.72 | 59.04 | 55.43 | 53.93 | 50.39 | 55.28 |
| 3.Investment-deposit ratio | 45.63 | 46.66 | 44.43 | 36.63 | 44.52 | 46.10 | 47.84 | 47.12 |
| 4. (Credit + investment)-deposit ratio | 98.33 | 103.01 | 101.15 | 95.67 | 99.95 | 100.02 | 98.23 | 102.40 |
| 5. Ratio of deposits to total liabilities | 80.05 | 80.82 | 82.70 | 80.80 | 76.62 | 77.68 | 81.89 | 79.91 |
| 6. Ratio of term deposits to total deposits | 64.57 | 65.32 | 54.15 | 56.61 | 66.72 | 65.67 | 66.86 | 66.29 |
| 7. Ratio of priority sector advances to total advances | 39.09 | 36.39 | 36.92 | 37.03 | 43.14 | 43.35 | 33.23 | 31.50 |
| 8. Ratio of term-loans to total advances | 26.10 | 25.49 | 28.66 | 29.21 | 21.81 | 23.61 | 25.80 | 24.12 |
| 9. Ratio of secured advances to total advances | 94.75 | 94.48 | 91.77 | 92.28 | 98.77 | 93.81 | 91.40 | 86.45 |
| 10. Ratio of investments in non-approved securities to total investments | 19.90 | 19.11 | 14.68 | 15.46 | 22.14 | 23.83 | 9.23 | 7.77 |
| 11. Ratio of Interest income to total assets | 10.55 | 10.34 | 10.11 | 10.09 | 10.02 | 9.53 | 9.93 | 9.77 |
| 12. Ratio of net interest margin to total assets | 3.71 | 3.54 | 4.11 | 4.54 | 3.47 | 3.12 | 2.41 | 2.94 |
| 13. Ratio of non-interest income to total assets | 2.17 | 1.93 | 1.42 | 1.28 | 1.64 | 1.39 | 1.67 | 1.44 |
| 14. Ratio of intermediation cost to total assets | 3.73 | 3.92 | 2.50 | 2.82 | 2.78 | 3.07 | 2.52 | 2.67 |
| 15. Ratio of wage bills to intermediation cost | 78.96 | 80.97 | 72.99 | 76.59 | 74.00 | 68.69 | 75.23 | 77.12 |
| 16. Ratio of wage bills to total expenses | 27.84 | 29.60 | 21.46 | 25.82 | 22.02 | 22.25 | 18.90 | 21.65 |
| 17. Ratio of wage bills to total income | 23.14 | 25.84 | 15.82 | 19.01 | 17.61 | 19.31 | 16.36 | 18.35 |
| 18. Ratio of burden to total assets | 1.56 | 1.99 | 1.08 | 1.54 | 1.14 | 1.68 | 0.85 | 1.23 |
| 19. Ratio of burden to interest income | 14.80 | 19.19 | 10.65 | 15.31 | 11.33 | 17.60 | 8.60 | 12.54 |
| 20. Ratio of operating profits to total assets | 2.15 | 1.56 | 3.03 | 3.00 | 2.33 | 1.44 | 1.56 | 1.71 |
| 21. Return on assets | 0.58 | 0.27 | 1.13 | 1.12 | 1.14 | 0.18 | 0.53 | 0.67 |
| 22. Return on equity | 18.41 | 8.97 | 18.17 | 18.82 | 18.94 | 2.70 | 16.31 | 20.56 |
| 23. Cost of deposits | 8.00 | 7.95 | 7.16 | 6.67 | 8.40 | 8.03 | 8.74 | 7.90 |
| 24. Cost of borrowings | 2.79 | 3.03 | 5.58 | 13.92 | 0.68 | 1.33 | 40.60 | 72.07 |
| 25. Cost of funds | 7.68 | 7.73 | 7.14 | 6.70 | 8.05 | 7.83 | 8.91 | 8.19 |
| 26. Return on advances | 13.67 | 12.30 | 11.53 | 11.39 | 12.22 | 11.39 | 10.97 | 10.77 |
| 27. Return on investments | 11.99 | 12.18 | 11.59 | 11.97 | 12.66 | 11.95 | 12.10 | 11.84 |
| 28. Return on advances *adjusted* to cost of funds | 5.99 | 4.56 | 4.39 | 4.69 | 4.17 | 3.56 | 2.07 | 2.58 |
| 29. Return on investments *adjusted* to cost of funds | 4.31 | 4.45 | 4.45 | 5.27 | 4.61 | 4.12 | 3.20 | 3.65 |
| 30. Business per employee (in Rs. lakh) | 81.61 | 112.15 | 123.62 | 143.45 | 98.28 | 123.87 | 121.65 | 157.32 |
| 31. Profit per employee (in Rs. lakh) | 1.42 | 0.26 | 0.99 | 1.23 | 1.09 | 0.21 | 0.54 | 0.85 |
| 32. Capital adequacy ratio | 11.50 | 11.16 | 12.60 | 12.37 | 14.48 | 13.89 | 11.09 | 11.79 |
| 33. Capital adequacy ratio - Tier I | 7.38 | 6.76 | 10.83 | 10.69 | 14.13 | 13.65 | 7.54 | 7.73 |
| 34. Capital adequacy ratio - Tier II | 4.12 | 4.40 | 1.77 | 1.68 | 0.35 | 0.24 | 3.55 | 4.06 |
| 35. Ratio of net NPA to net advances | 8.12 | 7.65 | 6.09 | 4.92 | 7.87 | 7.30 | 8.58 | 7.75 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**NATIONALISED BANKS**

(per cent)

| Items | As on March 31 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Allahabad Bank | | Andhra Bank | | Bank of Baroda | | Bank of India | |
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. Cash-deposit ratio | 11.18 | 10.52 | 11.81 | 8.91 | 6.83 | 8.09 | 6.76 | 7.42 |
| 2.Credit-deposit ratio | 46.71 | 47.66 | 38.66 | 40.58 | 47.54 | 50.79 | 52.85 | 61.58 |
| 3.Investment-deposit ratio | 46.60 | 43.37 | 52.89 | 54.04 | 36.17 | 36.78 | 34.91 | 35.27 |
| 4. (Credit + investment)-deposit ratio | 93.30 | 91.03 | 91.55 | 94.63 | 83.71 | 87.57 | 87.75 | 96.84 |
| 5. Ratio of deposits to total liabilities | 89.50 | 91.16 | 91.23 | 89.71 | 87.55 | 85.26 | 85.16 | 86.76 |
| 6. Ratio of term deposits to total deposits | 58.07 | 57.98 | 69.93 | 75.23 | 68.10 | 67.01 | 66.47 | 66.99 |
| 7. Ratio of priority sector advances to total advances | 39.33 | 42.36 | 38.32 | 35.73 | 27.02 | 24.29 | 26.13 | 23.88 |
| 8. Ratio of term-loans to total advances | 45.50 | 45.05 | 35.66 | 34.56 | 32.74 | 33.66 | 39.68 | 41.79 |
| 9. Ratio of secured advances to total advances | 89.59 | 81.58 | 90.61 | 90.18 | 95.29 | 90.10 | 86.25 | 84.90 |
| 10. Ratio of investments in non-approved securities to total investments | 15.53 | 13.94 | 14.08 | 10.93 | 28.56 | 31.01 | 22.77 | 22.09 |
| 11. Ratio of Interest income to total assets | 9.94 | 9.90 | 10.53 | 10.36 | 9.42 | 9.44 | 8.61 | 9.20 |
| 12. Ratio of net interest margin to total assets | 3.04 | 3.26 | 3.04 | 2.77 | 3.09 | 3.18 | 2.35 | 2.86 |
| 13. Ratio of non-interest income to total assets | 1.39 | 1.16 | 1.70 | 1.13 | 1.16 | 1.16 | 1.43 | 1.49 |
| 14. Ratio of intermediation cost to total assets | 2.89 | 3.15 | 2.62 | 2.52 | 2.35 | 2.64 | 2.54 | 3.02 |
| 15. Ratio of wage bills to intermediation cost | 68.49 | 73.08 | 72.78 | 74.23 | 68.78 | 71.27 | 71.55 | 76.78 |
| 16. Ratio of wage bills to total expenses | 20.20 | 23.51 | 18.86 | 18.50 | 18.64 | 21.11 | 20.65 | 24.76 |
| 17. Ratio of wage bills to total income | 17.46 | 20.81 | 15.59 | 16.29 | 15.29 | 17.73 | 18.09 | 21.67 |
| 18. Ratio of burden to total assets | 1.50 | 1.99 | 0.92 | 1.39 | 1.19 | 1.48 | 1.11 | 1.53 |
| 19. Ratio of burden to interest income | 15.10 | 20.07 | 8.76 | 13.43 | 12.68 | 15.66 | 12.90 | 16.59 |
| 20. Ratio of operating profits to total assets | 1.54 | 1.27 | 2.12 | 1.37 | 1.90 | 1.70 | 1.24 | 1.34 |
| 21. Return on assets | 0.35 | 0.18 | 0.76 | 0.59 | 0.85 | 0.45 | 0.31 | 0.44 |
| 22. Return on equity | 7.97 | 4.42 | 22.45 | 18.10 | 16.40 | 8.33 | 7.03 | 9.69 |
| 23. Cost of deposits | 7.61 | 7.17 | 7.87 | 7.96 | 6.78 | 6.80 | 6.64 | 6.47 |
| 24. Cost of borrowings | 1.32 | 4.23 | 18.51 | 19.86 | 18.97 | 11.55 | 12.79 | 18.71 |
| 25. Cost of funds | 7.59 | 7.17 | 8.00 | 8.07 | 6.89 | 6.86 | 6.95 | 6.91 |
| 26. Return on advances | 11.62 | 11.94 | 12.76 | 12.22 | 11.39 | 11.34 | 11.10 | 10.97 |
| 27. Return on investments | 11.72 | 10.99 | 11.84 | 11.79 | 11.57 | 11.20 | 10.47 | 10.35 |
| 28. Return on advances *adjusted* to cost of funds | 4.03 | 4.77 | 4.76 | 4.15 | 4.51 | 4.48 | 4.15 | 4.06 |
| 29. Return on investments *adjusted* to cost of funds | 4.14 | 3.82 | 3.84 | 3.72 | 4.68 | 4.34 | 3.52 | 3.44 |
| 30. Business per employee (in Rs. lakh) | 105.00 | 129.00 | 111.71 | 153.62 | 142.82 | 166.11 | 135.65 | 184.26 |
| 31. Profit per employee (in Rs. lakh) | 0.31 | 0.19 | 0.82 | 0.95 | 1.07 | 0.59 | 0.33 | 0.57 |
| 32. Capital adequacy ratio | 11.51 | 10.50 | 13.36 | 13.40 | 12.10 | 12.80 | 10.57 | 12.23 |
| 33. Capital adequacy ratio - Tier I | 7.10 | 6.70 | 10.01 | 9.76 | 8.86 | 8.49 | 6.91 | 7.62 |
| 34. Capital adequacy ratio - Tier II | 4.41 | 3.80 | 3.35 | 3.64 | 3.24 | 4.31 | 3.66 | 4.61 |
| 35. Ratio of net NPA to net advances | 12.24 | 11.23 | 3.47 | 2.95 | 5.94 | 6.77 | 7.55 | 6.72 |

*Source*: Compiled from annual accounts of banks of respective years.

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**

**NATIONALISED BANKS**

| Items | Bank of Maharashtra | | Canara Bank | | Central Bank of India | | Corporation Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| 1. Cash-deposit ratio | 9.48 | 10.86 | 8.00 | 6.58 | 10.06 | 9.91 | 8.14 | 6.57 |
| 2.Credit-deposit ratio | 39.18 | 39.19 | 49.05 | 47.12 | 44.06 | 45.36 | 54.47 | 52.33 |
| 3.Investment-deposit ratio | 55.79 | 51.93 | 41.71 | 36.31 | 47.63 | 46.43 | 41.75 | 41.43 |
| 4. (Credit + investment)-deposit ratio | 94.97 | 91.12 | 90.77 | 83.42 | 91.69 | 91.79 | 96.22 | 93.76 |
| 5. Ratio of deposits to total liabilities | 88.05 | 89.42 | 88.23 | 88.91 | 86.49 | 87.85 | 85.19 | 84.05 |
| 6. Ratio of term deposits to total deposits | 61.65 | 65.79 | 62.01 | 65.07 | 58.45 | 60.33 | 72.91 | 73.53 |
| 7. Ratio of priority sector advances to total advances | 35.19 | 37.79 | 28.91 | 28.99 | 36.79 | 38.07 | 29.02 | 33.10 |
| 8. Ratio of term-loans to total advances | 40.25 | 43.13 | 33.49 | 31.37 | 38.79 | 39.51 | 54.88 | 45.22 |
| 9. Ratio of secured advances to total advances | 92.90 | 92.20 | 86.72 | 83.88 | 91.59 | 88.50 | 85.53 | 86.23 |
| 10. Ratio of investments in non-approved securities to total investments | 18.67 | 14.53 | 33.00 | 25.40 | 21.96 | 24.16 | 32.57 | 28.30 |
| 11. Ratio of Interest income to total assets | 10.71 | 9.96 | 9.46 | 9.30 | 6.52 | 9.61 | 10.11 | 9.90 |
| 12. Ratio of net interest margin to total assets | 3.41 | 3.26 | 2.80 | 3.12 | 1.77 | 3.27 | 2.89 | 3.19 |
| 13. Ratio of non-interest income to total assets | 1.35 | 1.30 | 1.63 | 1.52 | 0.69 | 1.06 | 1.71 | 1.60 |
| 14. Ratio of intermediation cost to total assets | 3.06 | 3.16 | 2.63 | 2.76 | 1.97 | 3.26 | 1.92 | 1.87 |
| 15. Ratio of wage bills to intermediation cost | 77.33 | 78.36 | 70.46 | 75.05 | 76.35 | 79.56 | 58.31 | 58.59 |
| 16. Ratio of wage bills to total expenses | 22.87 | 25.10 | 19.96 | 23.18 | 22.36 | 27.02 | 12.22 | 12.78 |
| 17. Ratio of wage bills to total income | 19.67 | 21.97 | 16.72 | 19.17 | 20.84 | 24.34 | 9.45 | 9.54 |
| 18. Ratio of burden to total assets | 1.72 | 1.86 | 1.00 | 1.24 | 1.28 | 2.21 | 0.21 | 0.27 |
| 19. Ratio of burden to interest income | 16.05 | 18.66 | 10.60 | 13.38 | 19.57 | 22.95 | 2.07 | 2.73 |
| 20. Ratio of operating profits to total assets | 1.69 | 1.40 | 1.80 | 1.87 | 0.49 | 1.06 | 2.68 | 2.92 |
| 21. Return on assets | 0.59 | 0.24 | 0.43 | 0.43 | 0.38 | 0.10 | 1.54 | 1.55 |
| 22. Return on equity | 17.63 | 8.05 | 9.43 | 10.54 | 1.56 | 1.82 | 21.94 | 21.01 |
| 23. Cost of deposits | 7.85 | 7.19 | 7.19 | 6.68 | 5.32 | 7.06 | 8.30 | 7.68 |
| 24. Cost of borrowings | 4.61 | 2.85 | 1.37 | 2.06 | 8.54 | 3.61 | 6.91 | 4.38 |
| 25. Cost of funds | 7.78 | 7.09 | 7.02 | 6.56 | 5.35 | 7.03 | 8.28 | 7.59 |
| 26. Return on advances | 12.65 | 11.79 | 11.55 | 11.37 | 8.40 | 11.36 | 11.46 | 11.36 |
| 27. Return on investments | 12.52 | 11.47 | 10.92 | 10.78 | 6.52 | 11.80 | 12.01 | 11.60 |
| 28. Return on advances *adjusted* to cost of funds | 4.88 | 4.70 | 4.53 | 4.81 | 3.05 | 4.34 | 3.19 | 3.77 |
| 29. Return on investments *adjusted* to cost of funds | 4.74 | 4.38 | 3.90 | 4.22 | 1.17 | 4.78 | 3.74 | 4.02 |
| 30. Business per employee (in Rs. lakh) | 114.84 | 164.77 | 135.20 | 190.67 | 93.30 | 110.38 | 207.68 | 245.31 |
| 31. Profit per employee (in Rs. lakh) | 0.56 | 0.32 | 0.45 | 0.63 | 0.31 | 0.10 | 2.20 | 2.55 |
| 32. Capital adequacy ratio | 11.66 | 10.64 | 9.64 | 9.84 | 11.18 | 10.02 | 12.80 | 13.30 |
| 33. Capital adequacy ratio - Tier I | 7.41 | 6.39 | 7.77 | 7.31 | 6.65 | 5.74 | 12.70 | 13.00 |
| 34. Capital adequacy ratio - Tier II | 4.25 | 4.25 | 1.87 | 2.53 | 4.53 | 4.28 | 0.10 | 0.30 |
| 35. Ratio of net NPA to net advances | 6.97 | 7.41 | 5.20 | 4.84 | 9.84 | 9.72 | 1.92 | 1.98 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**NATIONALISED BANKS**

| Items | Dena Bank | | Indian Bank | | Indian Overseas Bank | | Oriental Bank of Commerce | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) |
| 1. Cash-deposit ratio | 9.42 | 8.22 | 8.03 | 6.58 | 12.01 | 8.54 | 10.30 | 8.22 |
| 2.Credit-deposit ratio | 53.57 | 48.05 | 42.92 | 43.49 | 47.59 | 47.77 | 42.21 | 44.88 |
| 3.Investment-deposit ratio | 52.05 | 46.77 | 44.71 | 46.10 | 42.15 | 42.94 | 52.32 | 49.83 |
| 4. (Credit + investment)-deposit ratio | 105.62 | 94.82 | 87.63 | 89.59 | 89.74 | 90.71 | 94.52 | 94.71 |
| 5. Ratio of deposits to total liabilities | 78.85 | 81.37 | 81.24 | 81.43 | 88.04 | 90.49 | 90.03 | 91.16 |
| 6. Ratio of term deposits to total deposits | 62.75 | 61.68 | 70.24 | 71.76 | 67.84 | 68.44 | 74.92 | 74.40 |
| 7. Ratio of priority sector advances to total advances | 40.11 | 39.12 | 24.86 | 23.85 | 29.63 | 30.95 | 39.70 | 38.76 |
| 8. Ratio of term-loans to total advances | 35.34 | 43.51 | 18.78 | 22.63 | 22.88 | 26.12 | 33.21 | 33.31 |
| 9. Ratio of secured advances to total advances | 97.40 | 97.32 | 93.01 | 87.87 | 94.14 | 91.33 | 95.98 | 94.61 |
| 10. Ratio of investments in non-approved securities to total investments | 33.36 | 33.09 | 15.33 | 16.75 | 12.93 | 16.21 | 39.14 | 36.08 |
| 11. Ratio of Interest income to total assets | 10.02 | 9.88 | 8.44 | 8.37 | 12.73 | 9.65 | 11.35 | 10.69 |
| 12. Ratio of net interest margin to total assets | 2.64 | 2.58 | 1.69 | 1.95 | 3.68 | 3.04 | 3.29 | 3.06 |
| 13. Ratio of non-interest income to total assets | 1.34 | 1.15 | 1.22 | 1.26 | 1.15 | 1.04 | 1.02 | 1.04 |
| 14. Ratio of intermediation cost to total assets | 2.60 | 3.34 | 2.81 | 2.96 | 3.32 | 3.03 | 1.98 | 2.03 |
| 15. Ratio of wage bills to intermediation cost | 71.23 | 74.93 | 78.16 | 79.78 | 70.77 | 76.34 | 54.03 | 60.11 |
| 16. Ratio of wage bills to total expenses | 18.54 | 23.52 | 22.95 | 25.19 | 18.99 | 23.99 | 10.65 | 12.64 |
| 17. Ratio of wage bills to total income | 16.29 | 22.68 | 22.70 | 24.55 | 16.93 | 21.61 | 8.64 | 10.41 |
| 18. Ratio of burden to total assets | 1.26 | 2.19 | 1.58 | 1.70 | 2.17 | 1.98 | 0.95 | 0.99 |
| 19. Ratio of burden to interest income | 12.58 | 22.19 | 18.76 | 20.35 | 17.06 | 20.55 | 8.42 | 9.30 |
| 20. Ratio of operating profits to total assets | 1.38 | 0.39 | 0.11 | 0.25 | 1.50 | 1.06 | 2.34 | 2.07 |
| 21. Return on assets | 0.38 | 0.00 | 0.00 | 0.00 | 0.15 | 0.38 | 1.10 | 0.80 |
| 22. Return on equity | 8.26 | -33.11 | -14.74 | -9.47 | 13.79 | 13.78 | 20.95 | 13.63 |
| 23. Cost of deposits | 8.32 | 8.18 | 8.04 | 7.51 | 9.94 | 7.17 | 8.83 | 8.28 |
| 24. Cost of borrowings | 4.29 | 4.94 | 11.77 | 26.12 | 6.44 | 7.66 | 4.73 | 3.13 |
| 25. Cost of funds | 8.11 | 8.05 | 8.11 | 7.71 | 9.88 | 7.18 | 8.77 | 8.20 |
| 26. Return on advances | 12.32 | 11.88 | 11.84 | 11.59 | 14.99 | 10.95 | 11.87 | 11.79 |
| 27. Return on investments | 11.39 | 11.89 | 11.41 | 11.24 | 15.73 | 11.33 | 14.09 | 12.08 |
| 28. Return on advances *adjusted* to cost of funds | 4.21 | 3.83 | 3.74 | 3.88 | 5.10 | 3.77 | 3.10 | 3.59 |
| 29. Return on investments *adjusted* to cost of funds | 3.28 | 3.84 | 3.30 | 3.53 | 5.85 | 4.15 | 5.32 | 3.88 |
| 30. Business per employee (in Rs. lakh) | 145.00 | 207.00 | 110.00 | 136.00 | 116.87 | 141.40 | 218.20 | 263.20 |
| 31. Profit per employee (in Rs. lakh) | 0.45 | 0.00 | 0.00 | 0.00 | 0.14 | 0.45 | 1.90 | 1.50 |
| 32. Capital adequacy ratio | 11.63 | 7.73 | Neg. | Neg. | 9.15 | 10.24 | 12.72 | 12.17 |
| 33. Capital adequacy ratio - Tier I | 7.07 | 4.38 | Neg. | Neg. | 5.16 | 5.81 | 12.54 | 11.81 |
| 34. Capital adequacy ratio - Tier II | 4.56 | 3.35 | 0.00 | 0.00 | 3.99 | 4.43 | 0.18 | 0.36 |
| 35. Ratio of net NPA to net advances | 13.47 | 18.37 | 6.80 | 10.06 | 7.65 | 7.01 | 3.80 | 3.60 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**NATIONALISED BANKS**

| Items | Punjab & Sind Bank | | Punjab National Bank | | Syndicate Bank | | UCO Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (25) | (26) | (27) | (28) | (29) | (30) | (31) | (32) |
| 1. Cash-deposit ratio | 11.08 | 8.41 | 11.54 | 9.56 | 11.80 | 7.80 | 8.09 | 9.49 |
| 2.Credit-deposit ratio | 45.14 | 43.52 | 47.54 | 49.93 | 51.60 | 52.27 | 41.56 | 46.83 |
| 3.Investment-deposit ratio | 45.56 | 46.19 | 46.54 | 44.77 | 41.56 | 42.04 | 54.11 | 50.35 |
| 4. (Credit + investment)-deposit ratio | 90.70 | 89.71 | 94.08 | 94.70 | 93.16 | 94.31 | 95.67 | 97.18 |
| 5. Ratio of deposits to total liabilities | 88.71 | 88.83 | 87.72 | 88.39 | 87.09 | 88.85 | 77.93 | 78.80 |
| 6. Ratio of term deposits to total deposits | 68.79 | 69.01 | 55.12 | 55.74 | 65.54 | 62.84 | 59.92 | 60.99 |
| 7. Ratio of priority sector advances to total advances | 40.30 | 40.68 | 36.87 | 38.73 | 25.66 | 29.05 | 28.74 | 27.25 |
| 8. Ratio of term-loans to total advances | 42.65 | 40.84 | 35.37 | 35.22 | 64.29 | 54.83 | 36.46 | 36.07 |
| 9. Ratio of secured advances to total advances | 93.77 | 93.46 | 97.33 | 95.94 | 63.14 | 75.65 | 78.22 | 75.40 |
| 10. Ratio of investments in non-approved securities to total investments | 25.46 | 25.07 | 15.28 | 16.65 | 17.36 | 17.94 | 29.78 | 26.63 |
| 11. Ratio of Interest income to total assets | 10.04 | 9.78 | 10.26 | 9.97 | 9.94 | 10.08 | 8.93 | 8.94 |
| 12. Ratio of net interest margin to total assets | 2.48 | 2.66 | 3.22 | 3.47 | 3.36 | 3.95 | 2.49 | 2.60 |
| 13. Ratio of non-interest income to total assets | 1.37 | 1.31 | 1.45 | 1.32 | 1.25 | 1.02 | 1.12 | 1.17 |
| 14. Ratio of intermediation cost to total assets | 2.98 | 3.16 | 3.03 | 3.18 | 3.47 | 3.89 | 2.82 | 2.93 |
| 15. Ratio of wage bills to intermediation cost | 72.10 | 76.29 | 77.68 | 77.96 | 78.62 | 81.82 | 81.04 | 82.83 |
| 16. Ratio of wage bills to total expenses | 20.40 | 23.45 | 23.38 | 25.61 | 27.16 | 31.75 | 24.70 | 26.20 |
| 17. Ratio of wage bills to total income | 18.84 | 21.73 | 20.12 | 21.97 | 24.39 | 28.68 | 22.74 | 24.02 |
| 18. Ratio of burden to total assets | 1.61 | 1.85 | 1.59 | 1.86 | 2.22 | 2.87 | 1.70 | 1.76 |
| 19. Ratio of burden to interest income | 16.03 | 18.88 | 15.45 | 18.64 | 22.35 | 28.50 | 19.00 | 19.71 |
| 20. Ratio of operating profits to total assets | 0.87 | 0.81 | 1.63 | 1.61 | 1.14 | 1.07 | 0.80 | 0.84 |
| 21. Return on assets | 0.52 | 0.10 | 0.75 | 0.73 | 0.89 | 0.91 | 0.18 | 0.14 |
| 22. Return on equity | 15.45 | 3.12 | 19.42 | 18.76 | 24.69 | 20.73 | 1.39 | 1.25 |
| 23. Cost of deposits | 8.11 | 7.58 | 7.63 | 6.97 | 7.23 | 6.75 | 7.80 | 7.74 |
| 24. Cost of borrowings | 2.64 | 3.74 | 6.76 | 5.87 | 2.03 | 3.83 | 12.02 | 8.78 |
| 25. Cost of funds | 7.99 | 7.50 | 7.62 | 6.95 | 7.20 | 6.73 | 7.90 | 7.77 |
| 26. Return on advances | 11.86 | 11.80 | 12.08 | 11.16 | 12.31 | 12.47 | 11.02 | 10.75 |
| 27. Return on investments | 11.98 | 11.33 | 11.89 | 11.61 | 11.85 | 11.09 | 11.54 | 11.24 |
| 28. Return on advances *adjusted* to cost of funds | 3.87 | 4.30 | 4.46 | 4.21 | 5.10 | 5.74 | 3.12 | 2.98 |
| 29. Return on investments *adjusted* to cost of funds | 4.00 | 3.83 | 4.26 | 4.66 | 4.65 | 4.36 | 3.63 | 3.48 |
| 30. Business per employee (in Rs. lakh) | 124.96 | 168.08 | 106.48 | 141.95 | 111.36 | 133.68 | 89.00 | 97.00 |
| 31. Profit per employee (in Rs. lakh) | 0.51 | 0.13 | 0.63 | 0.80 | 0.66 | 0.81 | 0.12 | 0.12 |
| 32. Capital adequacy ratio | 11.57 | 11.42 | 10.31 | 10.24 | 11.45 | 11.72 | 9.15 | 9.05 |
| 33. Capital adequacy ratio - Tier I | 7.51 | 6.87 | 6.73 | 6.84 | 7.21 | 7.88 | 6.59 | 5.36 |
| 34. Capital adequacy ratio - Tier II | 4.06 | 4.55 | 3.58 | 3.40 | 4.24 | 3.84 | 2.56 | 3.69 |
| 35. Ratio of net NPA to net advances | 9.39 | 12.27 | 8.52 | 6.69 | 3.17 | 4.05 | 8.75 | 6.35 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**NATIONALISED BANKS**

| Items | Union Bank of India | | United Bank of India | | Vijaya Bank | |
|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (33) | (34) | (35) | (36) | (37) | (38) |
| 1. Cash-deposit ratio | 10.01 | 7.86 | 12.06 | 8.10 | 10.67 | 6.74 |
| 2.Credit-deposit ratio | 46.98 | 50.18 | 27.18 | 31.06 | 40.44 | 45.28 |
| 3.Investment-deposit ratio | 36.90 | 39.19 | 60.50 | 61.47 | 43.90 | 46.47 |
| 4. (Credit + investment)-deposit ratio | 83.88 | 89.36 | 87.68 | 92.53 | 84.33 | 91.75 |
| 5. Ratio of deposits to total liabilities | 88.91 | 89.51 | 86.06 | 86.01 | 90.63 | 88.61 |
| 6. Ratio of term deposits to total deposits | 60.59 | 58.47 | 63.55 | 63.17 | 63.56 | 66.03 |
| 7. Ratio of priority sector advances to total advances | 32.74 | 32.39 | 23.48 | 20.22 | 39.77 | 35.20 |
| 8. Ratio of term-loans to total advances | 30.07 | 34.48 | 46.67 | 43.42 | 40.77 | 41.20 |
| 9. Ratio of secured advances to total advances | 97.63 | 95.48 | 99.41 | 91.73 | 89.11 | 89.08 |
| 10. Ratio of investments in non-approved securities to total investments | 20.52 | 26.11 | 22.85 | 23.53 | 30.38 | 26.71 |
| 11. Ratio of Interest income to total assets | 11.32 | 10.09 | 9.24 | 9.42 | 10.03 | 10.03 |
| 12. Ratio of net interest margin to total assets | 3.70 | 3.30 | 2.24 | 2.51 | 3.25 | 3.40 |
| 13. Ratio of non-interest income to total assets | 1.32 | 0.84 | 0.76 | 0.80 | 0.98 | 1.16 |
| 14. Ratio of intermediation cost to total assets | 3.75 | 2.76 | 2.54 | 2.64 | 3.18 | 3.24 |
| 15. Ratio of wage bills to intermediation cost | 79.76 | 74.18 | 83.00 | 82.63 | 71.84 | 75.42 |
| 16. Ratio of wage bills to total expenses | 26.33 | 21.40 | 22.06 | 22.85 | 22.93 | 24.77 |
| 17. Ratio of wage bills to total income | 23.67 | 18.70 | 21.05 | 21.36 | 20.74 | 21.85 |
| 18. Ratio of burden to total assets | 2.43 | 1.91 | 1.78 | 1.84 | 2.20 | 2.08 |
| 19. Ratio of burden to interest income | 21.47 | 18.96 | 19.22 | 19.52 | 21.94 | 20.78 |
| 20. Ratio of operating profits to total assets | 1.27 | 1.38 | 0.46 | 0.67 | 1.05 | 1.32 |
| 21. Return on assets | 0.29 | 0.40 | 0.17 | 0.10 | 0.38 | 0.53 |
| 22. Return on equity | 8.79 | 8.65 | 1.59 | 0.97 | 9.18 | 13.52 |
| 23. Cost of deposits | 8.28 | 7.36 | 8.11 | 7.95 | 7.31 | 7.10 |
| 24. Cost of borrowings | 6.91 | 6.60 | 7.25 | 4.52 | 3.68 | 3.91 |
| 25. Cost of funds | 8.27 | 7.35 | 8.10 | 7.93 | 7.28 | 7.07 |
| 26. Return on advances | 13.76 | 12.17 | 11.38 | 11.37 | 13.18 | 12.52 |
| 27. Return on investments | 15.74 | 12.12 | 12.19 | 12.11 | 12.28 | 11.79 |
| 28. Return on advances *adjusted* to cost of funds | 5.48 | 4.83 | 3.28 | 3.44 | 5.90 | 5.45 |
| 29. Return on investments *adjusted* to cost of funds | 7.46 | 4.77 | 4.09 | 4.18 | 5.01 | 4.72 |
| 30. Business per employee (in Rs. lakh) | 135.44 | 183.23 | 100.28 | 120.00 | 105.49 | 122.83 |
| 31. Profit per employee (in Rs. lakh) | 0.33 | 0.55 | 0.15 | 0.10 | 0.36 | 0.53 |
| 32. Capital adequacy ratio | 11.42 | 10.86 | 9.60 | 10.40 | 10.61 | 11.50 |
| 33. Capital adequacy ratio - Tier I | 6.66 | 6.19 | 8.20 | 7.00 | 6.01 | 8.04 |
| 34. Capital adequacy ratio - Tier II | 4.76 | 4.67 | 1.40 | 3.40 | 4.60 | 3.46 |
| 35. Ratio of net NPA to net advances | 7.97 | 6.87 | 12.70 | 10.50 | 6.65 | 6.23 |

## TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
## FOREIGN BANKS

(per cent)

| | As on March 31 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | ABN Amro Bank | | Abu-Dhabi Commercial Bank | | American Express Bank | | Arab Bangladesh Bank | |
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. Cash-deposit ratio | 9.87 | 5.40 | 3.26 | 2.96 | 7.75 | 13.14 | 3.60 | 2.86 |
| 2.Credit-deposit ratio | 113.83 | 91.89 | 40.07 | 15.70 | 62.89 | 96.03 | 24.77 | 27.24 |
| 3.Investment-deposit ratio | 79.38 | 61.97 | 41.27 | 75.16 | 86.49 | 93.10 | 22.95 | 22.59 |
| 4. (Credit + investment)-deposit ratio | 193.21 | 153.86 | 81.34 | 90.85 | 149.37 | 189.13 | 47.71 | 49.83 |
| 5. Ratio of deposits to total liabilities | 45.54 | 54.67 | 87.67 | 89.83 | 52.04 | 37.63 | 40.61 | 45.80 |
| 6. Ratio of term deposits to total deposits | 59.09 | 64.19 | 83.14 | 94.91 | 61.28 | 57.81 | 37.18 | 25.55 |
| 7. Ratio of priority sector advances to total advances | 34.85 | 28.04 | 16.27 | 18.44 | 34.05 | 26.10 | 16.07 | 51.64 |
| 8. Ratio of term-loans to total advances | 36.58 | 31.32 | 20.99 | 11.16 | 22.93 | 30.93 | 0.00 | 0.00 |
| 9. Ratio of secured advances to total advances | 88.78 | 82.73 | 82.73 | 89.32 | 42.82 | 56.98 | 100.00 | 97.80 |
| 10. Ratio of investments in non-approved securities to total investments | 49.53 | 35.14 | 35.91 | 66.00 | 44.17 | 39.89 | 14.28 | 14.70 |
| 11. Ratio of Interest income to total assets | 10.53 | 10.74 | 10.98 | 9.65 | 10.10 | 9.60 | 7.88 | 7.97 |
| 12. Ratio of net interest margin to total assets | 4.21 | 4.16 | 2.09 | 1.45 | 3.55 | 2.99 | 6.35 | 6.79 |
| 13. Ratio of non-interest income to total assets | 2.18 | 2.27 | 1.51 | 1.20 | 4.74 | 6.61 | 2.54 | 2.94 |
| 14. Ratio of intermediation cost to total assets | 2.40 | 2.72 | 1.10 | 0.65 | 5.80 | 7.53 | 2.26 | 2.46 |
| 15. Ratio of wage bills to intermediation cost | 24.99 | 27.76 | 38.61 | 41.32 | 41.34 | 26.18 | 37.14 | 31.93 |
| 16. Ratio of wage bills to total expenses | 6.87 | 8.12 | 4.26 | 3.05 | 19.42 | 13.94 | 22.18 | 21.55 |
| 17. Ratio of wage bills to total income | 4.72 | 5.81 | 3.41 | 2.49 | 16.16 | 12.17 | 8.06 | 7.18 |
| 18. Ratio of burden to total assets | 0.22 | 0.45 | -0.41 | -0.55 | 1.06 | 0.93 | -0.28 | -0.49 |
| 19. Ratio of burden to interest income | 2.08 | 4.23 | -3.71 | -5.66 | 10.50 | 9.64 | -3.54 | -6.12 |
| 20. Ratio of operating profits to total assets | 3.99 | 3.70 | 2.50 | 1.99 | 2.49 | 2.07 | 6.63 | 7.28 |
| 21. Return on assets | 1.58 | 0.40 | 0.52 | 0.44 | 1.02 | -0.62 | 3.05 | 3.68 |
| 22. Return on equity | 25.81 | 18.04 | 11.84 | 19.81 | 10.97 | -9.14 | 5.20 | 6.70 |
| 23. Cost of deposits | 5.20 | 4.38 | 9.13 | 7.92 | 6.53 | 6.83 | 3.92 | 2.70 |
| 24. Cost of borrowings | 7.00 | 8.38 | 3.56 | 8.22 | 4.87 | 5.74 | 1.14 | 1.20 |
| 25. Cost of funds | 6.05 | 6.07 | 8.59 | 7.93 | 5.89 | 6.30 | 3.82 | 2.65 |
| 26. Return on advances | 11.87 | 12.96 | 12.04 | 13.63 | 11.98 | 10.82 | 14.55 | 18.64 |
| 27. Return on investments | 11.68 | 11.57 | 15.76 | 10.03 | 11.53 | 10.91 | 10.83 | 10.21 |
| 28. Return on advances *adjusted* to cost of funds | 5.83 | 6.89 | 3.45 | 5.70 | 6.08 | 4.52 | 10.72 | 15.99 |
| 29. Return on investments *adjusted* to cost of funds | 5.63 | 5.50 | 7.17 | 2.10 | 5.63 | 4.61 | 7.01 | 7.56 |
| 30. Business per employee (in Rs. lakh) | 857.06 | 868.15 | 1033.87 | 2454.49 | 290.24 | 252.92 | 151.18 | 218.13 |
| 31. Profit per employee (in Rs. lakh) | 13.91 | 3.80 | 4.39 | 10.36 | 3.17 | 2.11 | 9.42 | 14.92 |
| 32. Capital adequacy ratio | 10.09 | 11.42 | 10.61 | 10.05 | 10.09 | 9.59 | 123.00 | 96.34 |
| 33. Capital adequacy ratio - Tier I | 8.23 | 9.51 | 9.36 | 8.80 | 9.91 | 9.36 | 123.00 | 96.34 |
| 34. Capital adequacy ratio - Tier II | 1.86 | 1.91 | 1.25 | 1.25 | 0.18 | 0.23 | 0.00 | 0.00 |
| 35. Ratio of net NPA to net advances | 0.30 | 1.22 | 2.10 | 1.92 | 4.32 | 6.20 | 6.07 | 4.24 |

*Source*: Compiled from annual accounts of banks of respective years.

## TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
## FOREIGN BANKS

| | Bank International Indonesia | | Bank Muscat International | | Bank of America | | Bank of Bahrain & Kuwait | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| 1. Cash-deposit ratio | 11.33 | 8.87 | 3.57 | 3.51 | 6.21 | 8.88 | 6.65 | 4.66 |
| 2.Credit-deposit ratio | 95.69 | 81.44 | 21.52 | 61.70 | 145.61 | 151.33 | 69.68 | 79.63 |
| 3.Investment-deposit ratio | 185.98 | 132.71 | 18.05 | 52.13 | 51.81 | 55.60 | 43.67 | 40.36 |
| 4. (Credit + investment)-deposit ratio | 281.67 | 214.15 | 39.57 | 113.82 | 197.43 | 206.93 | 113.34 | 119.99 |
| 5. Ratio of deposits to total liabilities | 16.32 | 15.53 | 68.64 | 68.81 | 44.23 | 41.96 | 65.58 | 63.67 |
| 6. Ratio of term deposits to total deposits | 82.34 | 67.10 | 92.53 | 94.91 | 78.14 | 72.85 | 88.53 | 90.96 |
| 7. Ratio of priority sector advances to total advances | 0.00 | 40.74 | 27.49 | 18.08 | 10.41 | 14.50 | 28.67 | 18.67 |
| 8. Ratio of term-loans to total advances | 15.74 | 13.05 | 63.58 | 69.73 | 24.43 | 20.53 | 40.52 | 55.24 |
| 9. Ratio of secured advances to total advances | 93.75 | 100.00 | 99.91 | 100.00 | 32.39 | 31.52 | 69.44 | 67.34 |
| 10. Ratio of investments in non-approved securities to total investments | 28.71 | 13.52 | 30.04 | 6.19 | 16.90 | 0.00 | 27.98 | 15.60 |
| 11. Ratio of Interest income to total assets | 9.00 | 4.54 | 8.44 | 11.19 | 10.31 | 10.18 | 11.00 | 10.36 |
| 12. Ratio of net interest margin to total assets | 2.53 | 2.47 | 3.05 | 3.30 | 4.07 | 3.24 | 1.68 | 1.71 |
| 13. Ratio of non-interest income to total assets | 2.28 | 1.58 | 1.85 | 1.82 | 3.19 | 1.67 | 2.10 | 1.66 |
| 14. Ratio of intermediation cost to total assets | 13.70 | 10.12 | 4.00 | 3.76 | 2.86 | 1.58 | 1.89 | 1.82 |
| 15. Ratio of wage bills to intermediation cost | 6.82 | 5.78 | 32.04 | 31.43 | 50.84 | 38.32 | 36.19 | 36.18 |
| 16. Ratio of wage bills to total expenses | 4.63 | 4.80 | 13.66 | 10.13 | 15.98 | 7.12 | 6.11 | 6.28 |
| 17. Ratio of wage bills to total income | 8.28 | 9.56 | 12.46 | 9.07 | 10.77 | 5.12 | 5.23 | 5.46 |
| 18. Ratio of burden to total assets | 11.42 | 8.54 | 2.15 | 1.94 | -0.33 | -0.08 | -0.21 | 0.16 |
| 19. Ratio of burden to interest income | 126.86 | 187.98 | 25.50 | 17.31 | -3.20 | -0.82 | -1.90 | 1.50 |
| 20. Ratio of operating profits to total assets | -8.89 | -6.07 | 0.90 | 1.36 | 4.40 | 3.32 | 1.89 | 1.56 |
| 21. Return on assets | -8.10 | -2.96 | 1.07 | 2.34 | 1.17 | 1.25 | 0.90 | 0.81 |
| 22. Return on equity | -15.00 | -3.95 | 1.83 | 4.73 | 23.05 | 10.66 | 11.01 | 9.66 |
| 23. Cost of deposits | 8.80 | 9.53 | 8.14 | 4.57 | 8.42 | 9.94 | 11.26 | 10.11 |
| 24. Cost of borrowings | 15.91 | 3.32 | 12.44 | 81.36 | 6.29 | 6.74 | 10.92 | 8.65 |
| 25. Cost of funds | 12.91 | 6.43 | 8.52 | 10.59 | 7.48 | 8.41 | 11.19 | 9.77 |
| 26. Return on advances | 14.71 | 11.85 | 14.40 | 12.66 | 12.47 | 11.25 | 12.78 | 12.22 |
| 27. Return on investments | 12.25 | 9.89 | 11.50 | 14.79 | 10.64 | 10.27 | 12.44 | 12.77 |
| 28. Return on advances *adjusted* to cost of funds | 1.80 | 5.42 | 5.88 | 2.07 | 5.00 | 2.84 | 1.59 | 2.45 |
| 29. Return on investments *adjusted* to cost of funds | -0.66 | 3.46 | 2.98 | 4.20 | 3.16 | 1.86 | 1.25 | 3.00 |
| 30. Business per employee (in Rs. lakh) | 490.33 | 306.40 | 278.57 | 367.11 | 1312.05 | 1978.32 | 689.90 | 808.00 |
| 31. Profit per employee (in Rs. lakh) | -44.00 | -15.61 | 3.77 | 6.63 | 20.22 | 23.42 | 5.58 | 5.70 |
| 32. Capital adequacy ratio | 59.92 | 103.78 | 70.06 | 34.55 | 12.93 | 13.03 | 12.14 | 11.83 |
| 33. Capital adequacy ratio - Tier I | 59.92 | 103.78 | 70.06 | 34.55 | 12.44 | 12.51 | 12.14 | 11.64 |
| 34. Capital adequacy ratio - Tier II | 0.00 | 0.00 | 0.00 | 0.00 | 0.49 | 0.52 | 0.00 | 0.19 |
| 35. Ratio of net NPA to net advances | 48.78 | 50.75 | 2.38 | 0.81 | 1.92 | 0.68 | 7.72 | 11.51 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**

**FOREIGN BANKS**

| | Bank of Ceylon | | Bank of Nova Scotia | | Bank of Tokyo-Mitsubishi | | BNP Paribas | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) |
| 1. Cash-deposit ratio | 4.71 | 6.10 | 6.29 | 3.65 | 10.14 | 9.06 | 9.09 | 7.86 |
| 2.Credit-deposit ratio | 175.50 | 129.22 | 128.45 | 104.86 | 62.27 | 80.49 | 63.68 | 62.26 |
| 3.Investment-deposit ratio | 29.86 | 27.32 | 30.35 | 43.49 | 35.02 | 31.15 | 99.92 | 60.98 |
| 4. (Credit + investment)-deposit ratio | 205.36 | 156.54 | 158.80 | 148.36 | 97.30 | 111.64 | 163.60 | 123.24 |
| 5. Ratio of deposits to total liabilities | 31.98 | 45.29 | 53.22 | 62.35 | 71.68 | 67.18 | 46.45 | 63.40 |
| 6. Ratio of term deposits to total deposits | 74.93 | 77.68 | 90.41 | 94.41 | 55.14 | 56.80 | 66.49 | 76.27 |
| 7. Ratio of priority sector advances to total advances | 41.30 | 45.20 | 38.68 | 25.17 | 3.59 | 1.61 | 33.12 | 30.26 |
| 8. Ratio of term-loans to total advances | 4.85 | 8.61 | 53.77 | 66.98 | 34.73 | 21.30 | 32.01 | 43.94 |
| 9. Ratio of secured advances to total advances | 89.39 | 93.54 | 85.29 | 92.35 | 81.74 | 64.32 | 53.41 | 64.67 |
| 10. Ratio of investments in non-approved securities to total investments | 0.00 | 0.00 | 9.13 | 21.93 | 0.76 | 2.68 | 46.80 | 40.15 |
| 11. Ratio of Interest income to total assets | 9.87 | 8.18 | 9.29 | 11.15 | 10.80 | 10.94 | 9.92 | 10.55 |
| 12. Ratio of net interest margin to total assets | 5.72 | 3.75 | 2.99 | 2.81 | 5.24 | 6.47 | 2.79 | 2.83 |
| 13. Ratio of non-interest income to total assets | 3.33 | 2.60 | 2.23 | 1.19 | 4.59 | 7.73 | 1.96 | 1.69 |
| 14. Ratio of intermediation cost to total assets | 1.76 | 1.58 | 1.64 | 1.22 | 12.26 | 4.63 | 2.40 | 3.05 |
| 15. Ratio of wage bills to intermediation cost | 23.41 | 24.81 | 30.75 | 32.05 | 11.70 | 45.60 | 45.61 | 46.22 |
| 16. Ratio of wage bills to total expenses | 6.98 | 6.51 | 6.35 | 4.09 | 8.05 | 23.20 | 11.50 | 13.09 |
| 17. Ratio of wage bills to total income | 3.13 | 3.63 | 4.38 | 3.17 | 9.32 | 11.31 | 9.23 | 11.52 |
| 18. Ratio of burden to total assets | -1.57 | -1.02 | -0.59 | 0.03 | 7.67 | -3.10 | 0.45 | 1.36 |
| 19. Ratio of burden to interest income | -15.89 | -12.43 | -6.33 | 0.27 | 70.96 | -28.34 | 4.50 | 12.89 |
| 20. Ratio of operating profits to total assets | 7.28 | 4.76 | 3.58 | 2.78 | -2.43 | 9.57 | 2.34 | 1.47 |
| 21. Return on assets | 2.62 | 0.95 | 1.91 | 1.28 | 4.88 | 7.57 | 0.94 | 0.33 |
| 22. Return on equity | 8.83 | 2.86 | 15.67 | 15.34 | 32.88 | 43.54 | 11.13 | 4.44 |
| 23. Cost of deposits | 8.03 | 9.09 | 7.35 | 9.50 | 6.59 | 5.76 | 8.97 | 8.27 |
| 24. Cost of borrowings | 8.60 | 7.35 | 6.78 | 9.46 | 14.31 | 11.32 | 7.19 | 9.28 |
| 25. Cost of funds | 8.23 | 8.65 | 7.16 | 9.49 | 6.80 | 6.07 | 8.11 | 8.62 |
| 26. Return on advances | 12.78 | 10.18 | 10.28 | 12.35 | 15.47 | 12.97 | 14.13 | 16.02 |
| 27. Return on investments | 11.59 | 8.99 | 10.28 | 11.53 | 11.39 | 11.23 | 11.37 | 10.32 |
| 28. Return on advances *adjusted* to cost of funds | 4.56 | 1.53 | 3.12 | 2.86 | 8.67 | 6.90 | 6.02 | 7.39 |
| 29. Return on investments *adjusted* to cost of funds | 3.36 | 0.34 | 3.12 | 2.05 | 4.59 | 5.16 | 3.27 | 1.70 |
| 30. Business per employee (in Rs. lakh) | 560.00 | 757.00 | 833.77 | 1300.40 | 381.66 | 354.55 | 555.25 | 553.45 |
| 31. Profit per employee (in Rs. lakh) | 16.00 | 6.00 | 14.43 | 15.70 | 13.62 | 23.51 | 6.25 | 1.96 |
| 32. Capital adequacy ratio | 29.07 | 36.49 | 9.67 | 9.97 | 17.62 | 15.51 | 9.55 | 9.92 |
| 33. Capital adequacy ratio - Tier I | 29.07 | 36.46 | 9.59 | 9.71 | 17.62 | 15.51 | 6.25 | 6.59 |
| 34. Capital adequacy ratio - Tier II | 0.03 | 0.03 | 0.08 | 0.26 | 0.00 | 0.00 | 3.30 | 3.33 |
| 35. Ratio of net NPA to net advances | 22.14 | 28.74 | 1.15 | 2.04 | 2.46 | 0.01 | 0.00 | 0.00 |

## TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
## FOREIGN BANKS

| | Barclays Bank | | Chase Manhattan Bank | | Chinatrust Commercial Bank | | Cho Hung Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (25) | (26) | (27) | (28) | (29) | (30) | (31) | (32) |
| 1. Cash-deposit ratio | 5.21 | 5.12 | 73.50 | 15.13 | 9.15 | 9.65 | 7.47 | 6.42 |
| 2.Credit-deposit ratio | 23.01 | 6.50 | 267.45 | 20.98 | 108.33 | 168.47 | 37.45 | 91.63 |
| 3.Investment-deposit ratio | 96.66 | 147.66 | 6536.28 | 282.72 | 102.80 | 102.28 | 46.26 | 53.01 |
| 4. (Credit + investment)-deposit ratio | 119.67 | 154.16 | 6803.72 | 303.70 | 211.13 | 270.75 | 83.70 | 144.64 |
| 5. Ratio of deposits to total liabilities | 64.34 | 38.41 | 1.29 | 25.86 | 41.82 | 33.62 | 61.45 | 45.16 |
| 6. Ratio of term deposits to total deposits | 92.36 | 94.34 | 0.00 | 87.22 | 89.40 | 84.44 | 21.22 | 52.99 |
| 7. Ratio of priority sector advances to total advances | 26.54 | 18.06 | 0.00 | 0.00 | 30.95 | 27.29 | 0.00 | 0.00 |
| 8. Ratio of term-loans to total advances | 66.76 | 27.42 | 0.00 | 16.47 | 80.56 | 82.41 | 10.67 | 36.34 |
| 9. Ratio of secured advances to total advances | 89.53 | 96.76 | 100.00 | 100.00 | 91.41 | 94.13 | 89.31 | 99.45 |
| 10. Ratio of investments in non-approved securities to total investments | 24.99 | 30.01 | 0.00 | 0.00 | 41.90 | 41.86 | 40.03 | 31.46 |
| 11. Ratio of Interest income to total assets | 9.68 | 8.41 | 7.72 | 7.94 | 12.20 | 10.23 | 8.98 | 9.28 |
| 12. Ratio of net interest margin to total assets | 2.04 | 1.77 | 1.15 | 2.68 | 3.86 | 4.04 | 8.03 | 7.73 |
| 13. Ratio of non-interest income to total assets | 0.66 | 1.35 | 15.72 | 12.37 | 0.46 | 0.58 | 1.83 | 2.32 |
| 14. Ratio of intermediation cost to total assets | 3.18 | 3.22 | 8.36 | 5.15 | 3.23 | 2.67 | 2.48 | 2.16 |
| 15. Ratio of wage bills to intermediation cost | 40.30 | 46.39 | 26.48 | 33.60 | 32.76 | 30.39 | 29.27 | 29.65 |
| 16. Ratio of wage bills to total expenses | 11.84 | 15.17 | 14.83 | 16.62 | 9.15 | 9.15 | 21.18 | 17.26 |
| 17. Ratio of wage bills to total income | 12.39 | 15.32 | 9.45 | 8.51 | 8.36 | 7.50 | 6.72 | 5.53 |
| 18. Ratio of burden to total assets | 2.52 | 1.87 | -7.36 | -7.23 | 2.77 | 2.09 | 0.65 | -0.15 |
| 19. Ratio of burden to interest income | 26.04 | 22.25 | -95.36 | -90.95 | 22.70 | 20.43 | 7.25 | -1.64 |
| 20. Ratio of operating profits to total assets | -0.48 | -0.10 | 8.51 | 9.91 | 1.09 | 1.95 | 7.38 | 7.88 |
| 21. Return on assets | -2.23 | 1.65 | 2.87 | 6.66 | 0.25 | 0.64 | 0.51 | 3.16 |
| 22. Return on equity | -14.48 | 12.77 | 20.55 | 26.25 | 1.20 | 2.71 | 1.87 | 10.37 |
| 23. Cost of deposits | 9.58 | 8.50 | 36.75 | 4.05 | 10.73 | 7.23 | 1.45 | 2.88 |
| 24. Cost of borrowings | 7.70 | 6.64 | 6.87 | 5.87 | 11.23 | 7.84 | .. | .. |
| 25. Cost of funds | 8.79 | 7.72 | 7.76 | 5.57 | 10.99 | 7.53 | 1.48 | 2.88 |
| 26. Return on advances | 9.79 | 8.11 | 16.63 | 15.76 | 15.44 | 11.43 | 15.31 | 12.90 |
| 27. Return on investments | 10.51 | 9.92 | 7.39 | 8.89 | 12.29 | 11.31 | 13.11 | 10.56 |
| 28. Return on advances *adjusted* to cost of funds | 1.00 | 0.39 | 8.87 | 10.18 | 4.45 | 3.90 | 13.83 | 10.02 |
| 29. Return on investments *adjusted* to cost of funds | 1.72 | 2.21 | -0.37 | 3.32 | 1.29 | 3.78 | 11.63 | 7.68 |
| 30. Business per employee (in Rs. lakh) | 412.10 | 366.53 | 65.49 | 93.91 | 661.78 | 689.79 | 710.48 | 766.01 |
| 31. Profit per employee (in Rs. lakh) | -16.27 | 14.28 | 1.70 | 30.06 | 1.92 | 4.87 | 49.33 | 27.84 |
| 32. Capital adequacy ratio | 17.75 | 26.97 | 45.86 | 43.79 | 25.56 | 28.27 | 38.00 | 35.00 |
| 33. Capital adequacy ratio - Tier I | 17.63 | 26.75 | 45.86 | 43.77 | 25.45 | 27.50 | 38.00 | 35.00 |
| 34. Capital adequacy ratio - Tier II | 0.12 | 0.22 | 0.00 | 0.02 | 0.11 | 0.77 | 0.00 | 0.00 |
| 35. Ratio of net NPA to net advances | 0.00 | 0.00 | 0.00 | 0.00 | 4.61 | 3.76 | 1.48 | 0.91 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**FOREIGN BANKS**

| | Citibank | | Commerz Bank | | Credit Agricole Indosuez | | Credit Lyonnais | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (33) | (34) | (35) | (36) | (37) | (38) | (39) | (40) |
| 1. Cash-deposit ratio | 7.32 | 6.55 | 13.22 | 2.41 | 14.02 | 4.33 | 4.42 | 2.43 |
| 2.Credit-deposit ratio | 64.88 | 65.99 | 96.48 | 26.40 | 77.67 | 74.32 | 47.29 | 63.69 |
| 3.Investment-deposit ratio | 41.46 | 39.88 | 156.86 | 76.94 | 111.67 | 65.67 | 54.98 | 44.16 |
| 4. (Credit + investment)-deposit ratio | 106.34 | 105.87 | 253.34 | 103.34 | 189.34 | 139.99 | 102.27 | 107.85 |
| 5. Ratio of deposits to total liabilities | 71.99 | 72.19 | 29.70 | 72.10 | 33.48 | 51.44 | 83.56 | 79.39 |
| 6. Ratio of term deposits to total deposits | 71.25 | 73.64 | 84.83 | 92.11 | 78.33 | 85.91 | 93.76 | 93.78 |
| 7. Ratio of priority sector advances to total advances | 18.73 | 20.77 | 35.56 | 29.71 | 32.41 | 27.00 | 9.00 | 15.65 |
| 8. Ratio of term-loans to total advances | 64.98 | 66.37 | 53.80 | 49.89 | 64.62 | 82.61 | 14.64 | 17.80 |
| 9. Ratio of secured advances to total advances | 45.64 | 47.40 | 58.68 | 66.26 | 87.04 | 56.84 | 54.80 | 46.17 |
| 10. Ratio of investments in non-approved securities to total investments | 21.87 | 17.83 | 57.15 | 60.98 | 20.17 | 34.49 | 27.80 | 37.47 |
| 11. Ratio of Interest income to total assets | 11.01 | 10.41 | 11.21 | 9.99 | 10.29 | 8.96 | 14.00 | 13.88 |
| 12. Ratio of net interest margin to total assets | 4.75 | 4.59 | 2.97 | 2.21 | 2.51 | 1.86 | 3.73 | 3.49 |
| 13. Ratio of non-interest income to total assets | 2.87 | 3.10 | 1.63 | 1.46 | 0.63 | 1.05 | 2.81 | 2.40 |
| 14. Ratio of intermediation cost to total assets | 3.70 | 3.57 | 3.92 | 2.69 | 3.27 | 2.90 | 2.19 | 1.95 |
| 15. Ratio of wage bills to intermediation cost | 21.19 | 23.16 | 42.66 | 44.01 | 41.50 | 52.01 | 45.24 | 50.50 |
| 16. Ratio of wage bills to total expenses | 7.88 | 8.81 | 13.76 | 11.31 | 12.29 | 15.07 | 7.95 | 7.99 |
| 17. Ratio of wage bills to total income | 5.65 | 6.13 | 13.04 | 10.34 | 12.42 | 15.04 | 5.90 | 6.06 |
| 18. Ratio of burden to total assets | 0.83 | 0.47 | 2.30 | 1.23 | 2.64 | 1.84 | -0.62 | -0.45 |
| 19. Ratio of burden to interest income | 7.55 | 4.52 | 20.50 | 12.30 | 25.61 | 20.58 | -4.40 | -3.21 |
| 20. Ratio of operating profits to total assets | 3.92 | 4.12 | 0.67 | 0.98 | -0.12 | 0.02 | 4.34 | 3.94 |
| 21. Return on assets | 3.40 | 3.24 | 0.44 | 0.18 | -9.83 | -1.62 | 1.60 | 0.20 |
| 22. Return on equity | 26.87 | 24.74 | 2.87 | 1.36 | -96.05 | -22.13 | 21.21 | 2.34 |
| 23. Cost of deposits | 7.17 | 6.35 | 7.87 | 7.32 | 9.22 | 5.35 | 9.70 | 10.70 |
| 24. Cost of borrowings | 6.11 | 6.17 | 9.51 | 10.66 | 8.55 | 11.01 | 89.34 | 40.26 |
| 25. Cost of funds | 7.03 | 6.32 | 8.67 | 8.44 | 8.78 | 8.10 | 11.20 | 11.79 |
| 26. Return on advances | 15.68 | 14.14 | 14.23 | 13.45 | 14.45 | 10.10 | 22.63 | 16.98 |
| 27. Return on investments | 12.34 | 10.18 | 13.24 | 11.66 | 13.15 | 11.29 | 9.50 | 13.61 |
| 28. Return on advances *adjusted* to cost of funds | 8.65 | 7.82 | 5.56 | 5.01 | 5.68 | 2.00 | 11.42 | 5.20 |
| 29. Return on investments *adjusted* to cost of funds | 5.31 | 3.86 | 4.58 | 3.22 | 4.38 | 3.19 | -1.71 | 1.83 |
| 30. Business per employee (in Rs. lakh) | 1160.64 | 1336.24 | 464.83 | 520.63 | 565.93 | 835.59 | 1228.12 | 1581.04 |
| 31. Profit per employee (in Rs. lakh) | 19.22 | 19.34 | 3.63 | 1.89 | 63.14 | -20.05 | 15.81 | 2.36 |
| 32. Capital adequacy ratio | 10.58 | 11.24 | 17.58 | 15.05 | 11.82 | 11.60 | 9.70 | 10.60 |
| 33. Capital adequacy ratio - Tier I | 6.98 | 7.91 | 17.58 | 14.76 | 11.29 | 11.16 | 8.50 | 9.50 |
| 34. Capital adequacy ratio - Tier II | 3.60 | 3.33 | 0.00 | 0.29 | 0.53 | 0.44 | 1.20 | 1.10 |
| 35. Ratio of net NPA to net advances | 1.05 | 0.70 | 7.34 | 13.64 | 6.13 | 1.21 | 4.10 | 3.50 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**FOREIGN BANKS**

| | Deutsche Bank | | Development Bank of Singapore | | Dresdner Bank | | Hongkong & Shanghai Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (41) | (42) | (43) | (44) | (45) | (46) | (47) | (48) |
| 1. Cash-deposit ratio | 15.27 | 6.70 | 10.63 | 12.91 | 8.84 | 13.32 | 5.77 | 5.62 |
| 2.Credit-deposit ratio | 81.30 | 90.31 | 349.98 | 223.19 | 137.01 | 244.53 | 49.14 | 62.77 |
| 3.Investment-deposit ratio | 96.86 | 104.64 | 183.06 | 126.83 | 97.95 | 139.79 | 56.18 | 58.21 |
| 4. (Credit + investment)-deposit ratio | 178.16 | 194.95 | 533.04 | 350.02 | 234.96 | 384.32 | 105.33 | 120.97 |
| 5. Ratio of deposits to total liabilities | 46.57 | 42.07 | 16.62 | 18.09 | 37.07 | 15.47 | 69.12 | 63.81 |
| 6. Ratio of term deposits to total deposits | 49.43 | 56.67 | 87.74 | 96.04 | 91.24 | 79.85 | 68.08 | 69.00 |
| 7. Ratio of priority sector advances to total advances | 47.09 | 31.05 | 15.21 | 16.38 | 34.90 | 24.31 | 18.04 | 20.06 |
| 8. Ratio of term-loans to total advances | 57.87 | 9.13 | 55.99 | 51.86 | 40.53 | 26.01 | 70.31 | 61.40 |
| 9. Ratio of secured advances to total advances | 73.47 | 56.65 | 52.84 | 88.66 | 78.05 | 77.73 | 73.20 | 73.68 |
| 10. Ratio of investments in non-approved securities to total investments | 45.06 | 44.39 | 29.57 | 30.67 | 21.05 | 11.87 | 40.10 | 37.23 |
| 11. Ratio of Interest income to total assets | 10.35 | 10.60 | 9.95 | 10.44 | 10.83 | 13.67 | 9.08 | 9.34 |
| 12. Ratio of net interest margin to total assets | 5.12 | 5.57 | 3.97 | 3.34 | 5.45 | 4.93 | 3.18 | 3.34 |
| 13. Ratio of non-interest income to total assets | 4.17 | 4.87 | 1.65 | 1.94 | 1.33 | -0.16 | 2.33 | 2.80 |
| 14. Ratio of intermediation cost to total assets | 3.98 | 4.23 | 2.03 | 1.85 | 5.08 | 8.56 | 2.73 | 2.94 |
| 15. Ratio of wage bills to intermediation cost | 31.75 | 30.50 | 35.35 | 35.74 | 28.39 | 34.46 | 33.88 | 35.74 |
| 16. Ratio of wage bills to total expenses | 13.71 | 13.94 | 8.95 | 7.39 | 13.78 | 17.05 | 10.71 | 11.74 |
| 17. Ratio of wage bills to total income | 8.70 | 8.34 | 6.18 | 5.34 | 11.86 | 21.83 | 8.10 | 8.65 |
| 18. Ratio of burden to total assets | -0.19 | -0.64 | 0.38 | -0.09 | 3.75 | 8.72 | 0.39 | 0.14 |
| 19. Ratio of burden to interest income | -1.81 | -6.01 | 3.77 | -0.85 | 34.63 | 63.80 | 4.34 | 1.47 |
| 20. Ratio of operating profits to total assets | 5.30 | 6.21 | 3.59 | 3.43 | 1.70 | -3.79 | 2.79 | 3.20 |
| 21. Return on assets | 1.10 | 1.71 | 1.44 | 1.58 | -11.37 | -24.38 | 0.96 | 1.29 |
| 22. Return on equity | 9.89 | 16.00 | 7.94 | 11.18 | -53.58 | -74.04 | 15.02 | 20.83 |
| 23. Cost of deposits | 5.08 | 4.90 | 7.62 | 7.56 | 8.07 | 13.87 | 7.03 | 7.02 |
| 24. Cost of borrowings | 8.48 | 7.27 | 7.93 | 8.93 | 10.70 | 23.77 | 6.25 | 6.42 |
| 25. Cost of funds | 6.49 | 5.99 | 7.81 | 8.64 | 8.73 | 17.96 | 6.90 | 6.89 |
| 26. Return on advances | 11.19 | 11.36 | 13.50 | 12.37 | 11.54 | 18.17 | 11.24 | 11.42 |
| 27. Return on investments | 12.66 | 10.76 | 9.28 | 12.73 | 14.90 | 15.62 | 12.49 | 11.76 |
| 28. Return on advances *adjusted* to cost of funds | 4.70 | 5.36 | 5.69 | 3.73 | 2.81 | 0.22 | 4.35 | 4.54 |
| 29. Return on investments *adjusted* to cost of funds | 6.17 | 4.77 | 1.47 | 4.09 | 6.17 | -2.33 | 5.60 | 4.87 |
| 30. Business per employee (in Rs. lakh) | 757.13 | 835.25 | 753.28 | 830.89 | 593.48 | 29.68 | 467.44 | 528.67 |
| 31. Profit per employee (in Rs. lakh) | 9.86 | 17.81 | 14.49 | 22.48 | -76.36 | -4.13 | 4.36 | 6.62 |
| 32. Capital adequacy ratio | 10.44 | 12.67 | 18.14 | 15.93 | 18.69 | 10.66 | 10.30 | 12.37 |
| 33. Capital adequacy ratio - Tier I | 10.44 | 12.51 | 18.13 | 15.56 | 18.69 | 10.66 | 5.68 | 8.63 |
| 34. Capital adequacy ratio - Tier II | 0.00 | 0.16 | 0.01 | 0.37 | 0.00 | 0.00 | 4.62 | 3.74 |
| 35. Ratio of net NPA to net advances | 0.00 | 0.00 | 0.00 | 0.00 | 13.50 | 29.45 | 1.04 | 0.99 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**FOREIGN BANKS**

| | ING Bank | | KBC Bank | | Krung Thai Bank | | Mashreq Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (49) | (50) | (51) | (52) | (53) | (54) | (55) | (56) |
| 1. Cash-deposit ratio | 12.62 | 3.83 | 3.11 | 4.70 | 2.72 | 5.69 | 4.73 | 3.89 |
| 2.Credit-deposit ratio | 185.90 | 26.69 | 35.61 | 28.04 | 76.97 | 196.65 | 47.95 | 26.48 |
| 3.Investment-deposit ratio | 165.20 | 94.93 | 105.50 | 61.76 | 40.91 | 60.35 | 66.52 | 80.20 |
| 4. (Credit + investment)-deposit ratio | 351.10 | 121.62 | 141.11 | 89.80 | 117.88 | 257.01 | 114.47 | 106.68 |
| 5. Ratio of deposits to total liabilities | 18.32 | 54.41 | 65.80 | 59.64 | 17.11 | 15.93 | 71.27 | 82.29 |
| 6. Ratio of term deposits to total deposits | 63.24 | 87.14 | 99.20 | 99.18 | 96.91 | 99.26 | 80.60 | 89.80 |
| 7. Ratio of priority sector advances to total advances | 22.91 | 14.43 | 34.64 | 26.25 | 33.79 | 0.00 | 39.64 | 25.32 |
| 8. Ratio of term-loans to total advances | 77.54 | 72.25 | 49.82 | 80.81 | 0.00 | 0.00 | 24.41 | 9.26 |
| 9. Ratio of secured advances to total advances | 45.42 | 95.78 | 20.29 | 14.28 | 70.59 | 23.68 | 82.34 | 88.84 |
| 10. Ratio of investments in non-approved securities to total investments | 36.84 | 80.33 | 74.44 | 36.93 | 43.28 | 71.93 | 54.51 | 58.70 |
| 11. Ratio of Interest income to total assets | 11.38 | 4.96 | 12.71 | 15.25 | 9.75 | 9.75 | 9.89 | 10.00 |
| 12. Ratio of net interest margin to total assets | 4.19 | 1.54 | 5.03 | 3.66 | 8.26 | 8.54 | 2.23 | 1.32 |
| 13. Ratio of non-interest income to total assets | 4.75 | 2.65 | 1.52 | -0.12 | 0.47 | 1.10 | 1.57 | 1.63 |
| 14. Ratio of intermediation cost to total assets | 4.60 | 6.67 | 4.38 | 2.64 | 4.93 | 4.55 | 3.39 | 2.45 |
| 15. Ratio of wage bills to intermediation cost | 38.02 | 39.19 | 53.82 | 58.27 | 19.42 | 19.09 | 32.16 | 36.97 |
| 16. Ratio of wage bills to total expenses | 14.84 | 25.90 | 19.56 | 10.82 | 14.92 | 15.08 | 9.86 | 8.16 |
| 17. Ratio of wage bills to total income | 10.84 | 34.40 | 16.58 | 10.18 | 9.38 | 8.01 | 9.50 | 7.81 |
| 18. Ratio of burden to total assets | -0.15 | 4.03 | 2.86 | 2.76 | 4.46 | 3.45 | 1.81 | 0.83 |
| 19. Ratio of burden to interest income | -1.32 | 81.26 | 22.51 | 18.10 | 45.79 | 35.39 | 18.34 | 8.30 |
| 20. Ratio of operating profits to total assets | 4.34 | -2.49 | 2.17 | 0.90 | 3.80 | 5.09 | 0.42 | 0.49 |
| 21. Return on assets | -2.72 | -3.96 | 0.82 | 0.30 | 1.69 | 2.21 | -3.60 | -3.10 |
| 22. Return on equity | -16.55 | -18.54 | 3.21 | 2.12 | 0.33 | 2.86 | -36.41 | -56.79 |
| 23. Cost of deposits | 9.74 | 6.05 | 3.90 | 12.94 | 12.20 | 6.57 | 9.01 | 8.18 |
| 24. Cost of borrowings | 9.05 | 3.82 | 40.75 | 7.83 | .. | 5.99 | 8.25 | 11.09 |
| 25. Cost of funds | 9.28 | 5.02 | 10.70 | 11.72 | 12.26 | 6.51 | 8.85 | 8.56 |
| 26. Return on advances | 14.37 | 13.08 | 21.14 | 18.89 | 12.67 | 11.85 | 12.36 | 14.46 |
| 27. Return on investments | 13.96 | 2.58 | 11.75 | 21.30 | 7.79 | 7.88 | 11.34 | 9.77 |
| 28. Return on advances *adjusted* to cost of funds | 5.09 | 8.06 | 10.43 | 7.17 | 0.41 | 5.35 | 3.51 | 5.90 |
| 29. Return on investments *adjusted* to cost of funds | 4.68 | -2.44 | 1.04 | 9.58 | -4.47 | 1.37 | 2.49 | 1.21 |
| 30. Business per employee (in Rs. lakh) | 252.43 | 409.54 | 443.56 | 910.59 | 119.92 | 174.86 | 591.24 | 574.51 |
| 31. Profit per employee (in Rs. lakh) | -19.33 | -23.56 | 5.61 | 4.29 | 7.82 | 9.88 | 24.73 | -38.24 |
| 32. Capital adequacy ratio | 21.15 | 15.00 | 18.51 | 23.01 | 197.42 | 148.99 | 9.04 | 10.54 |
| 33. Capital adequacy ratio - Tier I | 21.15 | 15.00 | 18.51 | 22.86 | 197.42 | 148.75 | 9.04 | 10.42 |
| 34. Capital adequacy ratio - Tier II | 0.00 | 0.00 | 0.00 | 0.15 | 0.32 | 0.24 | 0.00 | 0.12 |
| 35. Ratio of net NPA to net advances | 13.26 | 5.94 | 0.00 | 0.24 | 0.00 | 0.00 | 20.96 | 13.39 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**FOREIGN BANKS**

| | Morgan Guaranty Trust | | Oman International Bank | | Overseas Chinese Bank | | Sakura Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (57) | (58) | (59) | (60) | (61) | (62) | (63) | (64) |
| 1. Cash-deposit ratio | 10.06 | 24.16 | 3.99 | 3.75 | 4.69 | 4.23 | 18.07 | 26.37 |
| 2.Credit-deposit ratio | 0.00 | 0.00 | 53.87 | 29.35 | 162.60 | 118.56 | 243.78 | 151.13 |
| 3.Investment-deposit ratio | 89.63 | 345.71 | 33.05 | 27.85 | 67.15 | 99.04 | 121.66 | 58.09 |
| 4. (Credit + investment)-deposit ratio | 89.63 | 345.71 | 86.93 | 57.19 | 229.74 | 217.60 | 365.44 | 209.23 |
| 5. Ratio of deposits to total liabilities | 10.22 | 12.56 | 69.35 | 65.78 | 21.71 | 17.15 | 23.38 | 39.12 |
| 6. Ratio of term deposits to total deposits | 98.48 | 100.00 | 85.09 | 88.47 | 88.06 | 93.10 | 60.67 | 86.00 |
| 7. Ratio of priority sector advances to total advances | .. | .. | 23.84 | 12.34 | 27.92 | 10.91 | 23.73 | 22.55 |
| 8. Ratio of term-loans to total advances | .. | .. | 52.80 | 51.38 | 48.38 | 56.01 | 15.77 | 34.12 |
| 9. Ratio of secured advances to total advances | .. | .. | 85.19 | 75.48 | 74.17 | 100.00 | 81.81 | 90.45 |
| 10. Ratio of investments in non-approved securities to total investments | 0.00 | 29.25 | 0.00 | 0.00 | 36.08 | 38.34 | 17.08 | 13.61 |
| 11. Ratio of Interest income to total assets | 6.55 | 7.46 | 9.40 | 6.38 | 9.83 | 9.41 | 11.60 | 12.17 |
| 12. Ratio of net interest margin to total assets | 2.13 | 2.06 | -0.52 | -0.51 | 7.37 | 8.10 | 5.83 | 4.59 |
| 13. Ratio of non-interest income to total assets | 6.88 | 3.54 | 1.69 | 1.74 | 2.48 | 1.49 | -1.17 | 0.91 |
| 14. Ratio of intermediation cost to total assets | 6.61 | 5.22 | 1.40 | 1.32 | 5.48 | 5.62 | 1.97 | 1.98 |
| 15. Ratio of wage bills to intermediation cost | 53.01 | 62.32 | 27.29 | 28.47 | 38.01 | 35.68 | 35.72 | 31.63 |
| 16. Ratio of wage bills to total expenses | 31.77 | 30.63 | 3.38 | 4.58 | 26.25 | 28.91 | 9.12 | 6.54 |
| 17. Ratio of wage bills to total income | 26.10 | 29.59 | 3.44 | 4.63 | 16.93 | 18.39 | 6.77 | 4.78 |
| 18. Ratio of burden to total assets | -0.27 | 1.68 | -0.29 | -0.42 | 3.00 | 4.13 | 3.15 | 1.07 |
| 19. Ratio of burden to interest income | -4.08 | 22.57 | -3.11 | -6.62 | 30.54 | 43.88 | 27.14 | 8.76 |
| 20. Ratio of operating profits to total assets | -1.25 | 0.37 | -0.23 | -0.09 | 4.37 | 3.97 | 2.69 | 3.52 |
| 21. Return on assets | 2.02 | 0.25 | 0.00 | 0.00 | 0.00 | 0.74 | -0.70 | -2.11 |
| 22. Return on equity | -4.02 | 0.81 | -77.64 | -24.18 | -0.38 | 1.04 | -3.86 | -11.60 |
| 23. Cost of deposits | 0.18 | 5.39 | 12.79 | 9.67 | 4.96 | 6.29 | 5.75 | 6.06 |
| 24. Cost of borrowings | 9.69 | 13.81 | 16.23 | 6.93 | 34.12 | 2.25 | 8.06 | 11.98 |
| 25. Cost of funds | 8.63 | 11.71 | 12.99 | 9.48 | 8.77 | 5.64 | 7.19 | 9.60 |
| 26. Return on advances | .. | .. | 10.12 | 8.01 | 13.76 | 13.11 | 13.30 | 14.47 |
| 27. Return on investments | 8.34 | 14.30 | 12.71 | 9.91 | 11.23 | 11.63 | 10.76 | 9.73 |
| 28. Return on advances *adjusted* to cost of funds | .. | .. | -2.87 | -1.46 | 4.99 | 7.47 | 6.10 | 4.88 |
| 29. Return on investments *adjusted* to cost of funds | -0.29 | 2.60 | -0.28 | 0.43 | 2.46 | 6.00 | 3.57 | 0.13 |
| 30. Business per employee (in Rs. lakh) | 124.11 | 217.39 | 818.23 | 938.40 | 307.40 | 211.05 | 615.02 | 608.14 |
| 31. Profit per employee (in Rs. lakh) | 24.09 | 4.24 | 0.00 | 0.00 | 15.97 | 4.44 | -4.80 | -14.83 |
| 32. Capital adequacy ratio | 89.00 | 79.00 | 11.08 | 14.21 | 98.34 | 168.11 | 15.01 | 16.21 |
| 33. Capital adequacy ratio - Tier I | 89.00 | 79.00 | 9.65 | 12.82 | 98.34 | 167.82 | 15.01 | 16.07 |
| 34. Capital adequacy ratio - Tier II | 0.00 | 0.00 | 1.43 | 1.39 | 0.00 | 0.29 | 0.00 | 0.14 |
| 35. Ratio of net NPA to net advances | 0.00 | 0.00 | 33.79 | 37.11 | 15.97 | 18.44 | 16.49 | 1.03 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**FOREIGN BANKS**

| | Sanwa Bank | | Societe Generale | | Sonali Bank | | Standard Chartered Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2001 | 2000 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (65) | (66) | (67) | (68) | (69) | (70) | (71) | (72) |
| 1. Cash-deposit ratio | 16.31 | 11.75 | 4.79 | 4.97 | 7.72 | 13.70 | 10.85 | 7.67 |
| 2.Credit-deposit ratio | 154.84 | 224.93 | 62.55 | 83.63 | 8.65 | 12.62 | 86.27 | 101.93 |
| 3.Investment-deposit ratio | 38.70 | 113.65 | 84.75 | 94.33 | 7.68 | 11.93 | 62.73 | 106.15 |
| 4. (Credit + investment)-deposit ratio | 193.54 | 338.57 | 147.31 | 177.96 | 16.33 | 24.56 | 149.00 | 208.08 |
| 5. Ratio of deposits to total liabilities | 44.75 | 26.96 | 55.62 | 34.03 | 76.19 | 60.37 | 54.97 | 41.25 |
| 6. Ratio of term deposits to total deposits | 70.96 | 59.92 | 71.06 | 84.34 | 6.49 | 13.21 | 66.17 | 62.54 |
| 7. Ratio of priority sector advances to total advances | 38.12 | 28.23 | 21.03 | 21.20 | 0.64 | 0.76 | 21.08 | 27.63 |
| 8. Ratio of term-loans to total advances | 21.69 | 35.34 | 26.25 | 17.32 | 0.00 | 0.00 | 27.08 | 25.97 |
| 9. Ratio of secured advances to total advances | 66.21 | 79.34 | 89.68 | 82.27 | 100.00 | 2.38 | 65.98 | 52.90 |
| 10. Ratio of investments in non-approved securities to total investments | 0.00 | 31.73 | 7.86 | 28.21 | 20.55 | 13.46 | 37.91 | 41.74 |
| 11. Ratio of Interest income to total assets | 8.74 | 9.11 | 9.67 | 7.30 | 2.27 | 3.08 | 11.21 | 10.50 |
| 12. Ratio of net interest margin to total assets | 4.09 | 4.23 | 1.06 | 1.28 | 1.15 | 1.90 | 4.52 | 4.29 |
| 13. Ratio of non-interest income to total assets | 1.15 | 1.51 | 2.41 | 2.10 | 8.00 | 7.21 | 2.66 | 2.80 |
| 14. Ratio of intermediation cost to total assets | 2.33 | 3.61 | 2.75 | 2.78 | 4.05 | 4.25 | 3.29 | 3.48 |
| 15. Ratio of wage bills to intermediation cost | 21.58 | 13.42 | 39.74 | 41.24 | 50.79 | 56.91 | 26.19 | 26.56 |
| 16. Ratio of wage bills to total expenses | 7.21 | 5.71 | 9.63 | 13.02 | 39.78 | 44.53 | 8.63 | 9.54 |
| 17. Ratio of wage bills to total income | 5.08 | 4.57 | 9.06 | 12.19 | 20.05 | 23.48 | 6.21 | 6.95 |
| 18. Ratio of burden to total assets | 1.18 | 2.10 | 0.35 | 0.68 | -3.94 | -2.97 | 0.63 | 0.68 |
| 19. Ratio of burden to interest income | 13.50 | 23.10 | 3.58 | 9.34 | -173.43 | -96.35 | 5.61 | 6.46 |
| 20. Ratio of operating profits to total assets | 2.91 | 2.12 | 0.71 | 0.60 | 5.09 | 4.86 | 3.89 | 3.61 |
| 21. Return on assets | 0.13 | 0.27 | 0.02 | 0.04 | 4.11 | 5.87 | 3.69 | 3.14 |
| 22. Return on equity | 0.49 | 1.06 | 0.16 | 0.29 | 27.85 | 29.75 | 28.58 | 25.01 |
| 23. Cost of deposits | 6.88 | 6.63 | 9.05 | 7.23 | 1.16 | 1.35 | 8.08 | 7.00 |
| 24. Cost of borrowings | 6.09 | 6.88 | 12.18 | 7.00 | .. | .. | 7.00 | 6.96 |
| 25. Cost of funds | 6.52 | 6.76 | 10.07 | 7.12 | 1.17 | 1.36 | 7.77 | 6.98 |
| 26. Return on advances | 9.43 | 10.19 | 11.36 | 10.26 | 5.16 | 15.66 | 14.14 | 14.67 |
| 27. Return on investments | 12.10 | 9.26 | 11.05 | 8.52 | 8.64 | 12.72 | 12.53 | 8.97 |
| 28. Return on advances *adjusted* to cost of funds | 2.91 | 3.43 | 1.29 | 3.14 | 3.99 | 14.30 | 6.37 | 7.69 |
| 29. Return on investments *adjusted* to cost of funds | 5.58 | 2.50 | 0.98 | 1.40 | 7.47 | 11.36 | 4.76 | 1.99 |
| 30. Business per employee (in Rs. lakh) | 781.79 | 825.68 | 662.40 | 475.50 | 120.81 | 66.83 | 571.53 | 617.78 |
| 31. Profit per employee (in Rs. lakh) | 1.02 | 2.23 | 0.10 | 0.30 | 6.00 | 5.77 | 10.27 | 11.21 |
| 32. Capital adequacy ratio | 36.17 | 34.91 | 13.95 | 13.93 | 24.91 | 88.14 | 9.50 | 9.60 |
| 33. Capital adequacy ratio - Tier I | 36.17 | 34.91 | 13.71 | 13.28 | 24.91 | 88.14 | 6.00 | 6.70 |
| 34. Capital adequacy ratio - Tier II | 0.00 | 0.00 | 0.24 | 0.65 | 0.00 | 0.00 | 3.50 | 2.90 |
| 35. Ratio of net NPA to net advances | 18.58 | 9.61 | 8.66 | 7.27 | 0.00 | 0.00 | 2.04 | 1.53 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**FOREIGN BANKS**

| | Standard Chartered Grindlays | | State Bank of Mauritius | | Sumitomo Bank | | The Fuji Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (73) | (74) | (75) | (76) | (77) | (78) | (79) | (80) |
| 1. Cash-deposit ratio | 7.74 | 7.43 | 24.45 | 11.31 | 6.18 | 3.54 | 5.01 | 3.10 |
| 2.Credit-deposit ratio | 49.94 | 45.28 | 205.72 | 115.75 | 197.62 | 103.91 | 177.75 | 133.02 |
| 3.Investment-deposit ratio | 57.64 | 48.60 | 61.91 | 64.73 | 56.49 | 30.70 | 55.63 | 47.48 |
| 4. (Credit + investment)-deposit ratio | 107.57 | 93.88 | 267.63 | 180.48 | 254.11 | 134.61 | 233.37 | 180.50 |
| 5. Ratio of deposits to total liabilities | 73.73 | 67.77 | 30.69 | 44.71 | 34.36 | 67.20 | 34.06 | 46.40 |
| 6. Ratio of term deposits to total deposits | 65.57 | 57.52 | 83.93 | 93.74 | 78.28 | 97.10 | 98.56 | 98.05 |
| 7. Ratio of priority sector advances to total advances | 4.36 | 3.59 | 30.06 | 22.99 | 34.98 | 35.61 | 38.24 | 19.45 |
| 8. Ratio of term-loans to total advances | 71.80 | 66.42 | 25.30 | 38.06 | 85.24 | 88.55 | 22.50 | 20.26 |
| 9. Ratio of secured advances to total advances | 71.82 | 65.55 | 92.59 | 87.25 | 84.87 | 87.11 | 78.91 | 59.07 |
| 10. Ratio of investments in non-approved securities to total investments | 40.72 | 34.10 | 22.65 | 21.92 | 81.26 | 100.00 | 100.00 | 100.00 |
| 11. Ratio of Interest income to total assets | 10.11 | 10.78 | 9.19 | 9.29 | 10.92 | 9.94 | 8.84 | 10.76 |
| 12. Ratio of net interest margin to total assets | 4.24 | 5.25 | 3.55 | 3.17 | 3.48 | 2.53 | 2.00 | 3.02 |
| 13. Ratio of non-interest income to total assets | 2.43 | 1.74 | 1.82 | 1.62 | 1.02 | 0.85 | 0.70 | 1.22 |
| 14. Ratio of intermediation cost to total assets | 2.73 | 4.24 | 1.05 | 0.87 | 2.09 | 2.67 | 2.99 | 2.61 |
| 15. Ratio of wage bills to intermediation cost | 52.49 | 38.89 | 35.98 | 25.72 | 42.86 | 38.54 | 31.75 | 35.75 |
| 16. Ratio of wage bills to total expenses | 16.65 | 16.89 | 5.64 | 3.19 | 9.41 | 10.22 | 9.67 | 9.00 |
| 17. Ratio of wage bills to total income | 11.42 | 13.18 | 3.43 | 2.04 | 7.51 | 9.55 | 9.96 | 7.77 |
| 18. Ratio of burden to total assets | 0.30 | 2.50 | -0.77 | -0.75 | 1.07 | 1.82 | 2.29 | 1.38 |
| 19. Ratio of burden to interest income | 2.98 | 23.22 | -8.35 | -8.06 | 9.81 | 18.35 | 25.93 | 12.86 |
| 20. Ratio of operating profits to total assets | 3.94 | 2.75 | 4.31 | 3.91 | 2.41 | 0.70 | -0.29 | 1.64 |
| 21. Return on assets | 1.57 | 3.14 | 1.48 | 1.05 | 2.75 | 0.70 | 2.76 | -3.53 |
| 22. Return on equity | 16.92 | 7.99 | 6.12 | 4.38 | 1.31 | -9.00 | -12.27 | -14.57 |
| 23. Cost of deposits | 7.06 | 5.77 | 10.55 | 9.21 | 5.51 | 5.29 | 11.53 | 11.62 |
| 24. Cost of borrowings | 4.07 | 6.87 | 6.10 | 8.09 | 13.19 | 15.52 | 6.87 | 8.83 |
| 25. Cost of funds | 6.75 | 5.93 | 8.41 | 8.69 | 9.08 | 9.05 | 9.57 | 10.33 |
| 26. Return on advances | 12.49 | 14.57 | 11.19 | 11.58 | 13.61 | 11.69 | 9.77 | 13.19 |
| 27. Return on investments | 11.37 | 13.14 | 10.76 | 9.00 | 8.88 | 9.08 | 10.21 | 10.75 |
| 28. Return on advances *adjusted* to cost of funds | 5.74 | 8.64 | 2.78 | 2.89 | 4.53 | 2.64 | 0.21 | 2.86 |
| 29. Return on investments *adjusted* to cost of funds | 4.62 | 7.22 | 2.35 | 0.31 | -0.20 | 0.04 | 0.64 | 0.42 |
| 30. Business per employee (in Rs. lakh) | 386.38 | 618.00 | 1304.40 | 1292.10 | 760.18 | 1189.00 | 693.02 | 544.00 |
| 31. Profit per employee (in Rs. lakh) | 5.77 | 11.00 | 20.60 | 14.10 | 1.88 | 1.50 | -26.79 | -25.01 |
| 32. Capital adequacy ratio | 10.93 | 12.52 | 35.23 | 30.78 | 18.43 | 19.40 | 25.29 | 18.38 |
| 33. Capital adequacy ratio - Tier I | 5.98 | 6.90 | 35.16 | 30.55 | 18.43 | 19.24 | 25.29 | 18.21 |
| 34. Capital adequacy ratio - Tier II | 4.95 | 5.62 | 0.07 | 0.23 | 0.00 | 0.16 | 0.00 | 0.17 |
| 35. Ratio of net NPA to net advances | 0.03 | 0.41 | 7.76 | 18.93 | 16.13 | 16.76 | 10.28 | 3.24 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**FOREIGN BANKS**

| | The Siam Commercial Bank | | Toronto Dominion Bank | |
|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 |
| | (81) | (82) | (83) | (84) |
| 1. Cash-deposit ratio | 3.25 | 12.34 | #DIV/0! | 269.63 |
| 2.Credit-deposit ratio | 188.19 | 269.18 | #DIV/0! | 3636.45 |
| 3.Investment-deposit ratio | 40.43 | 93.15 | #DIV/0! | 1301.93 |
| 4. (Credit + investment)-deposit ratio | 228.62 | 362.33 | #DIV/0! | 4938.38 |
| 5. Ratio of deposits to total liabilities | 35.60 | 22.40 | 0.00 | 1.73 |
| 6. Ratio of term deposits to total deposits | 34.18 | 88.67 | #DIV/0! | 100.00 |
| 7. Ratio of priority sector advances to total advances | 22.14 | 12.75 | 22.62 | 23.02 |
| 8. Ratio of term-loans to total advances | 34.14 | 40.26 | 77.38 | 76.98 |
| 9. Ratio of secured advances to total advances | 100.00 | 100.00 | 0.00 | 100.00 |
| 10. Ratio of investments in non-approved securities to total investments | 34.29 | 25.52 | 38.46 | 35.73 |
| 11. Ratio of Interest income to total assets | 12.25 | 8.43 | 10.78 | 14.00 |
| 12. Ratio of net interest margin to total assets | 6.06 | 1.71 | 9.40 | 9.51 |
| 13. Ratio of non-interest income to total assets | 1.73 | 1.30 | 1.41 | 1.82 |
| 14. Ratio of intermediation cost to total assets | 2.30 | 3.42 | 3.20 | 3.12 |
| 15. Ratio of wage bills to intermediation cost | 17.38 | 11.44 | 32.07 | 35.15 |
| 16. Ratio of wage bills to total expenses | 4.71 | 3.86 | 22.39 | 14.40 |
| 17. Ratio of wage bills to total income | 2.86 | 4.02 | 8.42 | 6.93 |
| 18. Ratio of burden to total assets | 0.57 | 2.12 | 1.79 | 1.30 |
| 19. Ratio of burden to interest income | 4.66 | 25.18 | 16.63 | 9.28 |
| 20. Ratio of operating profits to total assets | 5.48 | -0.41 | 7.61 | 8.21 |
| 21. Return on assets | 2.25 | -2.28 | 2.90 | 4.84 |
| 22. Return on equity | 8.95 | -8.78 | 5.63 | 6.23 |
| 23. Cost of deposits | 8.67 | 13.76 | .. | 3.01 |
| 24. Cost of borrowings | 15.12 | 8.95 | 0.00 | 13.60 |
| 25. Cost of funds | 10.51 | 11.31 | 4.00 | 13.37 |
| 26. Return on advances | 15.06 | 9.32 | 11.45 | 15.44 |
| 27. Return on investments | 10.80 | 10.60 | 18.25 | 15.39 |
| 28. Return on advances *adjusted* to cost of funds | 4.55 | -1.99 | 7.46 | 2.07 |
| 29. Return on investments *adjusted* to cost of funds | 0.29 | -0.72 | 14.26 | 2.02 |
| 30. Business per employee (in Rs. lakh) | 976.72 | 941.20 | 384.68 | 645.63 |
| 31. Profit per employee (in Rs. lakh) | 22.00 | -25.89 | 31.99 | 37.57 |
| 32. Capital adequacy ratio | 28.00 | 33.23 | 51.98 | 57.87 |
| 33. Capital adequacy ratio - Tier I | 28.00 | 33.05 | 51.21 | 56.60 |
| 34. Capital adequacy ratio - Tier II | 0.00 | 0.18 | 0.77 | 1.27 |
| 35. Ratio of net NPA to net advances | 5.17 | 39.18 | 0.00 | 0.00 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**OTHER SCHEDULED COMMERCIAL BANKS**

(per cent)

| | As on March 31 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Bank of Madura * | | Bank of Punjab | | Bank of Rajasthan | | Benares State Bank | |
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. Cash-deposit ratio | 12.56 | | 9.97 | 6.78 | 11.00 | 11.98 | 14.85 | 8.46 |
| 2.Credit-deposit ratio | 45.87 | | 49.91 | 49.46 | 53.31 | 52.84 | 25.67 | 22.28 |
| 3.Investment-deposit ratio | 47.17 | | 49.75 | 48.06 | 38.41 | 44.41 | 54.16 | 61.14 |
| 4. (Credit + investment)-deposit ratio | 93.04 | | 99.65 | 97.53 | 91.72 | 97.25 | 79.84 | 83.42 |
| 5. Ratio of deposits to total liabilities | 81.71 | | 81.62 | 81.59 | 78.53 | 81.33 | 89.94 | 90.95 |
| 6. Ratio of term deposits to total deposits | 64.04 | | 68.25 | 71.87 | 59.48 | 58.27 | 68.23 | 69.05 |
| 7. Ratio of priority sector advances to total advances | 28.93 | | 26.79 | 15.27 | 29.25 | 27.68 | 36.71 | 35.22 |
| 8. Ratio of term-loans to total advances | 39.64 | | 38.24 | 47.79 | 31.49 | 31.18 | 25.72 | 22.53 |
| 9. Ratio of secured advances to total advances | 67.06 | | 71.69 | 84.21 | 92.91 | 94.57 | 99.29 | 98.52 |
| 10. Ratio of investments in non-approved securities to total investments | 28.07 | | 28.79 | 34.25 | 17.41 | 32.32 | 54.95 | 49.33 |
| 11. Ratio of Interest income to total assets | 9.17 | | 9.89 | 9.83 | 10.25 | 10.44 | 9.89 | 9.43 |
| 12. Ratio of net interest margin to total assets | 2.58 | | 2.77 | 3.27 | 2.40 | 3.14 | 1.35 | 0.96 |
| 13. Ratio of non-interest income to total assets | 2.45 | | 1.74 | 1.24 | 1.37 | 1.33 | 1.78 | 1.62 |
| 14. Ratio of intermediation cost to total assets | 2.66 | | 2.49 | 2.64 | 3.30 | 3.11 | 3.07 | 3.32 |
| 15. Ratio of wage bills to intermediation cost | 58.45 | | 11.74 | 9.63 | 70.34 | 65.66 | 69.61 | 74.33 |
| 16. Ratio of wage bills to total expenses | 16.81 | | 3.04 | 2.76 | 20.81 | 19.63 | 18.38 | 20.93 |
| 17. Ratio of wage bills to total income | 13.39 | | 2.51 | 2.30 | 19.97 | 17.36 | 18.29 | 22.34 |
| 18. Ratio of burden to total assets | 0.21 | | 0.75 | 1.40 | 1.93 | 1.78 | 1.29 | 1.70 |
| 19. Ratio of burden to interest income | 2.34 | | 7.55 | 14.29 | 18.82 | 17.05 | 13.04 | 18.06 |
| 20. Ratio of operating profits to total assets | 2.37 | | 2.03 | 1.87 | 0.47 | 1.36 | 0.06 | -0.75 |
| 21. Return on assets | 1.12 | | 1.04 | 0.93 | 0.30 | 0.74 | 0.57 | 1.19 |
| 22. Return on equity | 19.86 | | 20.80 | 20.11 | 5.45 | 14.82 | -8.19 | -20.40 |
| 23. Cost of deposits | 7.27 | | 8.02 | 7.32 | 9.74 | 9.06 | 9.47 | 9.33 |
| 24. Cost of borrowings | 3.69 | | 9.40 | 7.15 | 9.97 | 1.51 | 10.40 | 7.07 |
| 25. Cost of funds | 7.07 | | 8.11 | 7.31 | 9.75 | 9.01 | 9.48 | 9.32 |
| 26. Return on advances | 12.10 | | 11.62 | 11.47 | 12.71 | 12.23 | 11.25 | 11.40 |
| 27. Return on investments | 10.27 | | 12.37 | 12.21 | 12.81 | 12.62 | 14.64 | 12.77 |
| 28. Return on advances *adjusted* to cost of funds | 5.03 | | 3.51 | 4.17 | 2.97 | 3.22 | 1.77 | 2.08 |
| 29. Return on investments *adjusted* to cost of funds | 3.20 | | 4.26 | 4.90 | 3.07 | 3.60 | 5.16 | 3.45 |
| 30. Business per employee (in Rs. lakh) | 202.00 | | 712.05 | 645.68 | 111.37 | 123.55 | 86.03 | 100.13 |
| 31. Profit per employee (in Rs. lakh) | 1.73 | | 6.03 | 4.94 | 0.28 | 0.75 | 0.40 | -1.04 |
| 32. Capital adequacy ratio | 15.83 | | 9.81 | 11.02 | 5.73 | 10.57 | Neg. | Neg. |
| 33. Capital adequacy ratio - Tier I | 14.72 | | 9.81 | 8.52 | 5.10 | 8.91 | Neg. | Neg. |
| 34. Capital adequacy ratio - Tier II | 1.11 | | 0.00 | 2.50 | 0.63 | 1.66 | Neg. | Neg. |
| 35. Ratio of net NPA to net advances | 4.70 | | 2.32 | 2.31 | 9.65 | 12.00 | 24.70 | 4.39 |

*: During March 2001, Bank of Madura has been merged with ICICI Bank.

*Source*: Compiled from annual accounts of banks of respective years.

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**OTHER SCHEDULED COMMERCIAL BANKS**

| | Bharat Overseas Bank | | Catholic Syrian Bank | | Centurion Bank | | City Union Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| 1. Cash-deposit ratio | 5.77 | 5.23 | 7.44 | 5.82 | 8.60 | 7.63 | 10.01 | 10.01 |
| 2.Credit-deposit ratio | 48.82 | 48.38 | 43.16 | 45.50 | 47.58 | 47.64 | 57.40 | 54.38 |
| 3.Investment-deposit ratio | 32.40 | 34.11 | 40.47 | 39.53 | 56.88 | 50.66 | 39.61 | 40.35 |
| 4. (Credit + investment)-deposit ratio | 81.22 | 82.48 | 83.63 | 85.03 | 104.46 | 98.31 | 97.00 | 94.73 |
| 5. Ratio of deposits to total liabilities | 87.14 | 86.41 | 91.30 | 92.91 | 74.02 | 72.41 | 86.93 | 88.67 |
| 6. Ratio of term deposits to total deposits | 77.15 | 78.42 | 74.77 | 76.23 | 88.46 | 82.87 | 75.99 | 76.25 |
| 7. Ratio of priority sector advances to total advances | 25.26 | 25.65 | 28.89 | 25.46 | 5.31 | 14.53 | 33.91 | 33.88 |
| 8. Ratio of term-loans to total advances | 21.81 | 24.20 | 40.17 | 41.26 | 49.90 | 55.30 | 22.95 | 23.62 |
| 9. Ratio of secured advances to total advances | 85.34 | 80.18 | 94.03 | 93.86 | 83.95 | 84.18 | 96.09 | 95.94 |
| 10. Ratio of investments in non-approved securities to total investments | 14.23 | 13.37 | 24.05 | 22.66 | 48.58 | 25.25 | 22.31 | 17.39 |
| 11. Ratio of Interest income to total assets | 8.90 | 9.00 | 11.31 | 11.02 | 10.63 | 9.86 | 11.89 | 11.01 |
| 12. Ratio of net interest margin to total assets | 2.22 | 2.95 | 2.52 | 2.86 | 1.93 | 1.84 | 3.16 | 3.19 |
| 13. Ratio of non-interest income to total assets | 1.27 | 1.46 | 1.68 | 1.70 | 2.13 | 1.77 | 2.24 | 1.72 |
| 14. Ratio of intermediation cost to total assets | 2.19 | 2.33 | 3.18 | 2.85 | 2.50 | 2.57 | 2.08 | 1.97 |
| 15. Ratio of wage bills to intermediation cost | 49.82 | 45.84 | 73.97 | 74.74 | 10.49 | 10.76 | 64.19 | 62.04 |
| 16. Ratio of wage bills to total expenses | 12.30 | 12.72 | 19.66 | 19.35 | 2.34 | 2.61 | 12.34 | 12.47 |
| 17. Ratio of wage bills to total income | 10.73 | 10.19 | 18.12 | 16.75 | 2.05 | 2.38 | 9.44 | 9.59 |
| 18. Ratio of burden to total assets | 0.92 | 0.86 | 1.50 | 1.15 | 0.37 | 0.80 | -0.16 | 0.25 |
| 19. Ratio of burden to interest income | 10.34 | 9.59 | 13.25 | 10.43 | 3.44 | 8.10 | -1.35 | 2.23 |
| 20. Ratio of operating profits to total assets | 1.30 | 2.09 | 1.02 | 1.71 | 1.56 | 1.04 | 3.32 | 2.95 |
| 21. Return on assets | 0.07 | 1.04 | 0.25 | 0.38 | 0.82 | 0.13 | 1.28 | 1.21 |
| 22. Return on equity | 1.23 | 18.93 | 12.24 | 17.84 | 17.86 | 3.28 | 20.60 | 19.17 |
| 23. Cost of deposits | 7.48 | 6.69 | 9.19 | 8.59 | 9.12 | 8.08 | 9.77 | 8.63 |
| 24. Cost of borrowings | 4.94 | 7.44 | 3.78 | 3.81 | 5.68 | 4.19 | 5.88 | 7.24 |
| 25. Cost of funds | 7.39 | 6.71 | 9.04 | 8.50 | 8.45 | 7.34 | 9.66 | 8.60 |
| 26. Return on advances | 11.04 | 10.82 | 14.24 | 13.25 | 13.52 | 13.55 | 14.87 | 13.76 |
| 27. Return on investments | 10.98 | 10.81 | 13.33 | 12.93 | 10.69 | 10.09 | 12.76 | 11.39 |
| 28. Return on advances *adjusted* to cost of funds | 3.65 | 4.10 | 5.20 | 4.75 | 5.07 | 6.21 | 5.21 | 5.16 |
| 29. Return on investments *adjusted* to cost of funds | 3.59 | 4.10 | 4.29 | 4.43 | 2.24 | 2.75 | 3.10 | 2.79 |
| 30. Business per employee (in Rs. lakh) | 205.00 | 233.00 | 107.00 | 125.42 | 688.73 | 636.16 | 155.94 | 167.35 |
| 31. Profit per employee (in Rs. lakh) | 0.10 | 1.67 | 0.21 | 0.37 | 9.14 | 7.04 | 1.48 | 1.58 |
| 32. Capital adequacy ratio | 12.68 | 14.43 | 5.94 | 6.08 | 15.62 | 16.49 | 13.33 | 13.59 |
| 33. Capital adequacy ratio - Tier I | 12.29 | 12.48 | 3.89 | 4.47 | 6.31 | 6.88 | 13.05 | 13.26 |
| 34. Capital adequacy ratio - Tier II | 0.39 | 1.95 | 2.05 | 1.61 | 9.31 | 9.61 | 0.28 | 0.33 |
| 35. Ratio of net NPA to net advances | 6.39 | 4.14 | 12.41 | 9.99 | 2.70 | 2.96 | 7.26 | 8.20 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**OTHER SCHEDULED COMMERCIAL BANKS**

| | Development Credit Bank | | Dhanalakshmi Bank | | Federal Bank | | Ganesh Bank of Kurundwad | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) |
| 1. Cash-deposit ratio | 6.55 | 4.53 | 9.44 | 7.10 | 6.04 | 3.42 | 12.54 | 11.72 |
| 2.Credit-deposit ratio | 59.21 | 60.22 | 55.42 | 58.90 | 62.44 | 63.32 | 56.56 | 51.13 |
| 3.Investment-deposit ratio | 41.58 | 36.67 | 40.25 | 37.50 | 41.25 | 39.60 | 24.67 | 26.35 |
| 4. (Credit + investment)-deposit ratio | 100.79 | 96.89 | 95.67 | 96.40 | 103.69 | 102.92 | 81.23 | 77.47 |
| 5. Ratio of deposits to total liabilities | 83.16 | 86.52 | 87.87 | 88.19 | 85.02 | 86.91 | 92.32 | 93.45 |
| 6. Ratio of term deposits to total deposits | 83.11 | 86.34 | 79.21 | 79.37 | 77.76 | 76.52 | 76.13 | 77.58 |
| 7. Ratio of priority sector advances to total advances | 34.67 | 32.47 | 30.86 | 29.49 | 35.43 | 32.24 | 49.40 | 48.68 |
| 8. Ratio of term-loans to total advances | 35.85 | 45.91 | 31.01 | 31.57 | 30.19 | 31.63 | 64.83 | 66.84 |
| 9. Ratio of secured advances to total advances | 74.54 | 73.89 | 91.30 | 87.59 | 96.82 | 92.40 | 96.55 | 97.90 |
| 10. Ratio of investments in non-approved securities to total investments | 28.04 | 27.24 | 25.57 | 25.92 | 30.90 | 35.98 | 3.97 | 3.15 |
| 11. Ratio of Interest income to total assets | 9.26 | 10.66 | 10.97 | 10.77 | 11.25 | 11.19 | 11.97 | 11.44 |
| 12. Ratio of net interest margin to total assets | 1.99 | 2.38 | 2.87 | 2.42 | 2.30 | 2.89 | 2.62 | 2.26 |
| 13. Ratio of non-interest income to total assets | 2.36 | 1.34 | 1.66 | 1.58 | 1.69 | 1.52 | 0.66 | 0.50 |
| 14. Ratio of intermediation cost to total assets | 2.13 | 1.97 | 2.31 | 2.96 | 2.26 | 2.13 | 2.40 | 2.31 |
| 15. Ratio of wage bills to intermediation cost | 43.25 | 38.60 | 65.45 | 56.88 | 66.68 | 63.36 | 59.43 | 56.91 |
| 16. Ratio of wage bills to total expenses | 9.80 | 7.41 | 14.52 | 14.87 | 13.44 | 12.94 | 12.13 | 11.43 |
| 17. Ratio of wage bills to total income | 7.93 | 6.32 | 11.96 | 13.62 | 11.65 | 10.62 | 11.28 | 11.00 |
| 18. Ratio of burden to total assets | -0.23 | 0.63 | 0.65 | 1.38 | 0.57 | 0.61 | 1.74 | 1.81 |
| 19. Ratio of burden to interest income | -2.48 | 5.89 | 5.90 | 12.80 | 5.09 | 5.43 | 14.54 | 15.81 |
| 20. Ratio of operating profits to total assets | 2.22 | 1.76 | 2.02 | 1.04 | 1.73 | 2.28 | 0.88 | 0.45 |
| 21. Return on assets | 1.18 | 0.87 | 0.71 | 0.40 | 0.62 | 0.69 | 11.54 | 11.08 |
| 22. Return on equity | 12.11 | 10.94 | 16.08 | 8.91 | 13.55 | 15.70 | 3.49 | 5.39 |
| 23. Cost of deposits | 8.13 | 8.84 | 8.98 | 8.89 | 9.49 | 8.68 | 9.87 | 9.81 |
| 24. Cost of borrowings | 7.81 | 12.14 | 2.42 | 7.25 | 3.17 | 5.63 | 25.88 | 15.48 |
| 25. Cost of funds | 8.11 | 9.00 | 8.82 | 8.85 | 9.10 | 8.53 | 10.07 | 9.83 |
| 26. Return on advances | 11.48 | 11.45 | 13.56 | 12.25 | 12.80 | 12.63 | 16.18 | 15.14 |
| 27. Return on investments | 10.18 | 13.78 | 12.23 | 12.42 | 12.09 | 11.79 | 13.26 | 12.35 |
| 28. Return on advances *adjusted* to cost of funds | 3.37 | 2.45 | 4.74 | 3.40 | 3.70 | 4.10 | 6.11 | 5.31 |
| 29. Return on investments *adjusted* to cost of funds | 2.07 | 4.77 | 3.41 | 3.57 | 2.98 | 3.26 | 3.20 | 2.52 |
| 30. Business per employee (in Rs. lakh) | 344.00 | 429.00 | 153.66 | 184.28 | 161.00 | 190.00 | 94.77 | 105.40 |
| 31. Profit per employee (in Rs. lakh) | 2.26 | 2.34 | 0.82 | 0.52 | 0.72 | 0.97 | 0.09 | 0.16 |
| 32. Capital adequacy ratio | 11.34 | 11.28 | 10.02 | 9.69 | 11.33 | 10.29 | 9.14 | 9.11 |
| 33. Capital adequacy ratio - Tier I | 10.83 | 10.69 | 7.66 | 7.33 | 7.72 | 7.72 | 4.66 | 5.26 |
| 34. Capital adequacy ratio - Tier II | 0.51 | 0.59 | 2.36 | 2.36 | 3.61 | 2.57 | 4.48 | 3.85 |
| 35. Ratio of net NPA to net advances | 5.86 | 6.12 | 11.08 | 11.34 | 8.56 | 10.08 | 9.93 | 10.12 |

## TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001
## OTHER SCHEDULED COMMERCIAL BANKS

| | Global Trust Bank | | HDFC Bank | | ICICI Bank | | IDBI Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (25) | (26) | (27) | (28) | (29) | (30) | (31) | (32) |
| 1. Cash-deposit ratio | 8.29 | 8.61 | 10.08 | 8.46 | 7.32 | 7.52 | 11.46 | 7.47 |
| 2.Credit-deposit ratio | 51.80 | 53.01 | 39.90 | 39.77 | 37.07 | 42.93 | 46.42 | 48.35 |
| 3.Investment-deposit ratio | 47.20 | 49.97 | 68.21 | 61.29 | 44.77 | 49.99 | 61.60 | 70.77 |
| 4. (Credit + investment)-deposit ratio | 99.00 | 102.98 | 108.10 | 101.06 | 81.84 | 92.92 | 108.02 | 119.12 |
| 5. Ratio of deposits to total liabilities | 82.31 | 81.65 | 72.30 | 74.65 | 81.72 | 82.98 | 76.42 | 72.53 |
| 6. Ratio of term deposits to total deposits | 81.61 | 86.66 | 53.67 | 59.18 | 78.50 | 72.51 | 82.55 | 77.00 |
| 7. Ratio of priority sector advances to total advances | 21.91 | 19.38 | 17.42 | 14.40 | 13.60 | 16.85 | 21.18 | 21.93 |
| 8. Ratio of term-loans to total advances | 24.89 | 32.02 | 39.35 | 54.86 | 10.35 | 13.84 | 35.04 | 28.07 |
| 9. Ratio of secured advances to total advances | 99.48 | 84.72 | 93.90 | 85.27 | 79.41 | 76.74 | 80.10 | 86.46 |
| 10. Ratio of investments in non-approved securities to total investments | 40.65 | 41.48 | 43.82 | 52.07 | 36.27 | 49.77 | 51.39 | 53.46 |
| 11. Ratio of Interest income to total assets | 10.15 | 10.56 | 8.50 | 9.24 | 8.95 | 7.81 | 10.69 | 11.43 |
| 12. Ratio of net interest margin to total assets | 2.19 | 2.36 | 3.82 | 3.71 | 1.95 | 2.54 | 2.30 | 2.15 |
| 13. Ratio of non-interest income to total assets | 3.66 | 1.93 | 1.57 | 1.36 | 2.04 | 1.38 | 1.39 | 1.48 |
| 14. Ratio of intermediation cost to total assets | 1.95 | 1.93 | 2.14 | 2.27 | 1.61 | 2.10 | 1.58 | 2.17 |
| 15. Ratio of wage bills to intermediation cost | 14.63 | 18.57 | 28.32 | 25.19 | 23.72 | 15.47 | 22.47 | 22.07 |
| 16. Ratio of wage bills to total expenses | 2.87 | 3.54 | 8.89 | 7.34 | 4.43 | 4.41 | 3.56 | 4.19 |
| 17. Ratio of wage bills to total income | 2.06 | 2.87 | 6.03 | 5.40 | 3.47 | 3.54 | 2.94 | 3.72 |
| 18. Ratio of burden to total assets | -1.71 | -0.01 | 0.58 | 0.91 | -0.43 | 0.72 | 0.19 | 0.70 |
| 19. Ratio of burden to interest income | -16.83 | -0.05 | 6.77 | 9.85 | -4.78 | 9.20 | 1.78 | 6.12 |
| 20. Ratio of operating profits to total assets | 3.90 | 2.36 | 3.24 | 2.80 | 2.38 | 1.82 | 0.28 | 1.46 |
| 21. Return on assets | 1.44 | 0.85 | 1.84 | 1.62 | 0.87 | 0.82 | 1.35 | 0.41 |
| 22. Return on equity | 26.54 | 14.39 | 19.14 | 22.99 | 14.45 | 13.09 | 25.58 | 7.34 |
| 23. Cost of deposits | 8.62 | 9.09 | 5.05 | 6.36 | 7.28 | 5.53 | 8.80 | 11.41 |
| 24. Cost of borrowings | 5.83 | 3.48 | 6.89 | 7.12 | 6.81 | 4.21 | 10.31 | 2.57 |
| 25. Cost of funds | 8.40 | 8.72 | 5.31 | 6.45 | 7.26 | 5.46 | 9.00 | 9.98 |
| 26. Return on advances | 14.26 | 13.41 | 11.21 | 12.33 | 12.06 | 10.68 | 12.93 | 12.43 |
| 27. Return on investments | 10.11 | 11.11 | 9.59 | 9.86 | 11.26 | 8.82 | 12.59 | 13.64 |
| 28. Return on advances *adjusted* to cost of funds | 5.87 | 4.69 | 5.90 | 5.88 | 4.80 | 5.23 | 3.93 | 2.45 |
| 29. Return on investments *adjusted* to cost of funds | 1.72 | 2.39 | 4.27 | 3.41 | 3.99 | 3.36 | 3.59 | 3.66 |
| 30. Business per employee (in Rs. lakh) | 855.00 | 832.00 | 942.00 | 643.00 | 594.99 | 815.22 | 923.01 | 684.67 |
| 31. Profit per employee (in Rs. lakh) | 12.00 | 7.00 | 10.00 | 8.61 | 7.83 | 10.45 | 11.15 | 2.50 |
| 32. Capital adequacy ratio | 13.68 | 12.71 | 12.19 | 11.09 | 19.64 | 11.57 | 11.80 | 11.72 |
| 33. Capital adequacy ratio - Tier I | 9.85 | 8.79 | 9.56 | 8.69 | 17.42 | 10.42 | 8.43 | 7.89 |
| 34. Capital adequacy ratio - Tier II | 3.83 | 3.92 | 2.63 | 2.40 | 2.22 | 1.15 | 3.37 | 3.83 |
| 35. Ratio of net NPA to net advances | 0.87 | 3.75 | 0.77 | 0.45 | 1.53 | 2.19 | 1.95 | 5.24 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**OTHER SCHEDULED COMMERCIAL BANKS**

| | IndusInd Bank | | Jammu & Kashmir Bank | | Karnataka Bank | | Karur Vysya Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (33) | (34) | (35) | (36) | (37) | (38) | (39) | (40) |
| 1. Cash-deposit ratio | 5.65 | 5.36 | 14.88 | 9.74 | 10.21 | 6.48 | 9.13 | 6.61 |
| 2.Credit-deposit ratio | 56.17 | 58.95 | 37.34 | 42.65 | 47.38 | 46.55 | 58.48 | 62.35 |
| 3.Investment-deposit ratio | 41.73 | 34.70 | 45.15 | 48.58 | 39.87 | 45.87 | 38.32 | 34.14 |
| 4. (Credit + investment)-deposit ratio | 97.90 | 93.66 | 82.49 | 91.22 | 87.25 | 92.42 | 96.80 | 96.50 |
| 5. Ratio of deposits to total liabilities | 81.86 | 83.06 | 89.21 | 87.80 | 90.11 | 90.99 | 82.52 | 85.27 |
| 6. Ratio of term deposits to total deposits | 84.64 | 88.95 | 63.73 | 69.21 | 78.82 | 80.41 | 79.81 | 78.52 |
| 7. Ratio of priority sector advances to total advances | 20.18 | 16.63 | 23.09 | 24.76 | 37.37 | 33.71 | 38.85 | 38.63 |
| 8. Ratio of term-loans to total advances | 20.78 | 20.64 | 40.06 | 48.34 | 23.64 | 24.55 | 30.03 | 33.12 |
| 9. Ratio of secured advances to total advances | 91.79 | 82.43 | 93.87 | 92.76 | 97.01 | 96.42 | 92.45 | 93.53 |
| 10. Ratio of investments in non-approved securities to total investments | 22.60 | 25.72 | 34.82 | 36.76 | 32.66 | 20.17 | 38.28 | 35.69 |
| 11. Ratio of Interest income to total assets | 9.00 | 8.75 | 9.79 | 9.25 | 10.89 | 10.53 | 12.18 | 11.55 |
| 12. Ratio of net interest margin to total assets | 1.92 | 1.91 | 3.17 | 3.07 | 2.15 | 2.45 | 3.99 | 3.89 |
| 13. Ratio of non-interest income to total assets | 2.04 | 1.40 | 1.16 | 0.69 | 1.36 | 1.44 | 1.68 | 1.35 |
| 14. Ratio of intermediation cost to total assets | 1.27 | 1.24 | 1.76 | 1.42 | 1.99 | 1.70 | 2.50 | 2.47 |
| 15. Ratio of wage bills to intermediation cost | 13.27 | 13.00 | 56.36 | 58.13 | 71.26 | 68.09 | 62.89 | 50.05 |
| 16. Ratio of wage bills to total expenses | 2.02 | 1.99 | 11.86 | 10.84 | 13.22 | 11.82 | 14.70 | 12.22 |
| 17. Ratio of wage bills to total income | 1.53 | 1.58 | 9.08 | 8.28 | 11.58 | 9.66 | 11.33 | 9.60 |
| 18. Ratio of burden to total assets | -0.77 | -0.16 | 0.60 | 0.72 | 0.63 | 0.26 | 0.81 | 1.12 |
| 19. Ratio of burden to interest income | -8.56 | -1.85 | 6.14 | 7.81 | 5.78 | 2.44 | 6.68 | 9.74 |
| 20. Ratio of operating profits to total assets | 2.69 | 2.07 | 2.57 | 2.34 | 1.52 | 2.19 | 3.18 | 2.77 |
| 21. Return on assets | 0.70 | 0.47 | 1.13 | 1.32 | 1.10 | 0.73 | 1.90 | 1.70 |
| 22. Return on equity | 10.55 | 7.52 | 25.13 | 27.30 | 20.31 | 13.72 | 31.25 | 24.44 |
| 23. Cost of deposits | 7.72 | 7.39 | 7.22 | 6.93 | 9.35 | 8.71 | 9.10 | 8.42 |
| 24. Cost of borrowings | 6.16 | 5.41 | 22.23 | 3.86 | 6.86 | 5.32 | 3.55 | 4.84 |
| 25. Cost of funds | 7.60 | 7.26 | 7.43 | 6.90 | 9.28 | 8.63 | 8.68 | 8.23 |
| 26. Return on advances | 10.24 | 9.41 | 11.77 | 10.52 | 13.41 | 13.13 | 14.33 | 13.14 |
| 27. Return on investments | 11.77 | 12.50 | 12.24 | 11.73 | 12.66 | 10.70 | 13.84 | 13.91 |
| 28. Return on advances *adjusted* to cost of funds | 2.64 | 2.15 | 4.34 | 3.62 | 4.13 | 4.50 | 5.65 | 4.91 |
| 29. Return on investments *adjusted* to cost of funds | 4.17 | 5.24 | 4.81 | 4.83 | 3.38 | 2.06 | 5.16 | 5.69 |
| 30. Business per employee (in Rs. lakh) | 2004.70 | 1582.36 | 175.00 | 212.00 | 177.68 | 210.28 | 169.00 | 192.00 |
| 31. Profit per employee (in Rs. lakh) | 13.23 | 6.98 | 1.91 | 2.58 | 1.43 | 1.11 | 2.60 | 2.52 |
| 32. Capital adequacy ratio | 13.24 | 15.00 | 18.82 | 17.44 | 11.04 | 11.37 | 15.16 | 15.56 |
| 33. Capital adequacy ratio - Tier I | 12.09 | 12.56 | 15.51 | 14.33 | 10.64 | 11.06 | 14.48 | 15.12 |
| 34. Capital adequacy ratio - Tier II | 1.15 | 2.44 | 3.31 | 3.11 | 0.40 | 0.31 | 0.68 | 0.44 |
| 35. Ratio of net NPA to net advances | 5.98 | 5.25 | 3.22 | 2.45 | 5.73 | 6.93 | 3.77 | 4.73 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**OTHER SCHEDULED COMMERCIAL BANKS**

| | Lakshmi Vilas Bank | | Lord Krishna Bank | | Nainital Bank | | Nedungadi Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (41) | (42) | (43) | (44) | (45) | (46) | (47) | (48) |
| 1. Cash-deposit ratio | 10.00 | 8.92 | 7.21 | 6.25 | 10.52 | 9.35 | 10.56 | 9.50 |
| 2.Credit-deposit ratio | 58.57 | 64.99 | 55.05 | 47.71 | 22.28 | 22.50 | 49.98 | 48.51 |
| 3.Investment-deposit ratio | 39.09 | 34.34 | 41.33 | 44.55 | 46.71 | 53.15 | 34.59 | 40.33 |
| 4. (Credit + investment)-deposit ratio | 97.67 | 99.33 | 96.37 | 92.26 | 68.99 | 75.64 | 84.57 | 88.83 |
| 5. Ratio of deposits to total liabilities | 84.93 | 87.21 | 85.03 | 87.02 | 92.70 | 91.83 | 91.32 | 92.03 |
| 6. Ratio of term deposits to total deposits | 72.34 | 75.56 | 84.14 | 87.52 | 54.82 | 55.29 | 81.70 | 83.25 |
| 7. Ratio of priority sector advances to total advances | 42.55 | 40.14 | 17.87 | 15.54 | 52.63 | 55.43 | 31.46 | 32.43 |
| 8. Ratio of term-loans to total advances | 23.27 | 21.55 | 36.51 | 46.10 | 21.85 | 0.00 | 23.13 | 22.42 |
| 9. Ratio of secured advances to total advances | 90.44 | 94.04 | 99.13 | 96.90 | 99.19 | 99.68 | 92.69 | 97.03 |
| 10. Ratio of investments in non-approved securities to total investments | 39.94 | 29.38 | 22.82 | 16.66 | 33.37 | 27.19 | 21.53 | 15.03 |
| 11. Ratio of Interest income to total assets | 10.62 | 10.20 | 10.63 | 10.09 | 10.50 | 10.43 | 11.35 | 9.74 |
| 12. Ratio of net interest margin to total assets | 2.86 | 2.70 | 1.59 | 1.66 | 4.22 | 4.09 | 3.14 | 1.09 |
| 13. Ratio of non-interest income to total assets | 2.85 | 2.39 | 2.07 | 1.72 | 0.59 | 0.45 | 1.64 | 1.59 |
| 14. Ratio of intermediation cost to total assets | 3.07 | 2.65 | 2.07 | 2.14 | 2.94 | 2.74 | 3.05 | 2.64 |
| 15. Ratio of wage bills to intermediation cost | 60.00 | 58.47 | 56.41 | 52.85 | 74.67 | 72.32 | 62.77 | 66.29 |
| 16. Ratio of wage bills to total expenses | 16.99 | 15.29 | 10.51 | 10.68 | 23.83 | 21.80 | 17.02 | 15.51 |
| 17. Ratio of wage bills to total income | 13.65 | 12.32 | 9.19 | 9.56 | 19.83 | 18.20 | 14.77 | 15.46 |
| 18. Ratio of burden to total assets | 0.21 | 0.26 | 0.00 | 0.42 | 2.36 | 2.29 | 1.42 | 1.05 |
| 19. Ratio of burden to interest income | 2.02 | 2.58 | 0.00 | 4.13 | 22.45 | 21.96 | 12.49 | 10.79 |
| 20. Ratio of operating profits to total assets | 1.42 | 2.44 | 1.59 | 1.24 | 1.86 | 1.80 | 1.72 | 0.04 |
| 21. Return on assets | 1.30 | 1.02 | 0.70 | 0.41 | 0.95 | 0.93 | 0.84 | 0.00 |
| 22. Return on equity | 0.68 | 20.22 | 14.14 | 9.21 | 22.85 | 21.49 | 28.65 | -111.51 |
| 23. Cost of deposits | 8.55 | 8.11 | 9.77 | 9.07 | 6.77 | 6.87 | 8.54 | 9.01 |
| 24. Cost of borrowings | 11.43 | 11.75 | 0.16 | 9.93 | 24.83 | 180.68 | 8.05 | 10.76 |
| 25. Cost of funds | 8.68 | 8.25 | 9.46 | 9.09 | 6.77 | 6.87 | 8.54 | 9.03 |
| 26. Return on advances | 13.34 | 12.85 | 13.70 | 14.13 | 13.47 | 12.96 | 13.74 | 11.93 |
| 27. Return on investments | 10.83 | 9.58 | 12.26 | 9.92 | 12.35 | 12.22 | 13.85 | 11.93 |
| 28. Return on advances *adjusted* to cost of funds | 4.65 | 4.60 | 4.24 | 5.04 | 6.70 | 6.09 | 5.20 | 2.90 |
| 29. Return on investments *adjusted* to cost of funds | 2.14 | 1.32 | 2.81 | 0.83 | 5.57 | 5.35 | 5.32 | 2.90 |
| 30. Business per employee (in Rs. lakh) | 158.00 | 192.00 | 200.00 | 226.00 | 79.05 | 93.07 | 133.34 | 145.80 |
| 31. Profit per employee (in Rs. lakh) | 1.37 | 1.38 | 0.93 | 0.65 | 0.69 | 0.79 | 0.91 | 0.00 |
| 32. Capital adequacy ratio | 10.45 | 10.21 | 11.25 | 12.90 | 15.11 | 15.81 | 9.04 | 0.00 |
| 33. Capital adequacy ratio - Tier I | 8.10 | 8.52 | 9.70 | 8.60 | 14.32 | 13.72 | 5.73 | 0.00 |
| 34. Capital adequacy ratio - Tier II | 2.35 | 1.69 | 1.55 | 4.30 | 0.79 | 2.09 | 3.31 | 0.00 |
| 35. Ratio of net NPA to net advances | 5.38 | 6.47 | 13.94 | 12.92 | 0.82 | 0.00 | 15.65 | 21.04 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**OTHER SCHEDULED COMMERCIAL BANKS**

| | Ratnakar Bank | | Sangli Bank | | SBI Commercial & Intl. Bank | | South Indian Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (49) | (50) | (51) | (52) | (53) | (54) | (55) | (56) |
| 1. Cash-deposit ratio | 9.97 | 8.97 | 22.27 | 22.83 | 5.60 | 4.19 | 7.51 | 6.32 |
| 2.Credit-deposit ratio | 42.78 | 46.10 | 34.66 | 35.57 | 71.61 | 57.30 | 52.02 | 52.87 |
| 3.Investment-deposit ratio | 43.38 | 43.13 | 40.53 | 35.78 | 40.43 | 35.54 | 45.01 | 42.80 |
| 4. (Credit + investment)-deposit ratio | 86.15 | 89.24 | 75.19 | 71.34 | 112.04 | 92.84 | 97.03 | 95.68 |
| 5. Ratio of deposits to total liabilities | 87.42 | 89.31 | 92.61 | 93.42 | 72.63 | 77.36 | 87.44 | 89.50 |
| 6. Ratio of term deposits to total deposits | 74.21 | 76.70 | 62.25 | 65.16 | 92.44 | 93.35 | 78.10 | 79.76 |
| 7. Ratio of priority sector advances to total advances | 30.20 | 28.15 | 26.21 | 25.79 | 11.80 | 11.29 | 31.97 | 29.74 |
| 8. Ratio of term-loans to total advances | 41.40 | 43.05 | 19.61 | 20.93 | 17.98 | 7.77 | 39.07 | 38.35 |
| 9. Ratio of secured advances to total advances | 89.40 | 91.23 | 95.15 | 94.18 | 83.81 | 85.01 | 89.38 | 89.95 |
| 10. Ratio of investments in non-approved securities to total investments | 38.02 | 39.51 | 31.56 | 34.08 | 13.09 | 5.71 | 15.20 | 12.02 |
| 11. Ratio of Interest income to total assets | 11.06 | 11.06 | 9.08 | 9.50 | 10.16 | 9.49 | 11.69 | 11.19 |
| 12. Ratio of net interest margin to total assets | 3.15 | 3.34 | 2.79 | 3.28 | 2.14 | 1.14 | 2.95 | 3.09 |
| 13. Ratio of non-interest income to total assets | 1.83 | 1.65 | 1.48 | 0.89 | 2.53 | 1.46 | 1.86 | 1.50 |
| 14. Ratio of intermediation cost to total assets | 3.34 | 3.09 | 3.04 | 3.05 | 1.23 | 1.35 | 2.80 | 2.38 |
| 15. Ratio of wage bills to intermediation cost | 66.03 | 57.18 | 76.75 | 79.67 | 32.36 | 33.07 | 76.74 | 74.13 |
| 16. Ratio of wage bills to total expenses | 19.61 | 16.34 | 25.02 | 26.19 | 4.29 | 4.60 | 18.64 | 16.85 |
| 17. Ratio of wage bills to total income | 17.13 | 13.90 | 22.08 | 23.34 | 3.13 | 4.08 | 15.88 | 13.91 |
| 18. Ratio of burden to total assets | 1.51 | 1.44 | 1.56 | 2.15 | -1.30 | -0.11 | 0.95 | 0.88 |
| 19. Ratio of burden to interest income | 13.69 | 13.04 | 17.15 | 22.64 | -12.79 | -1.15 | 8.09 | 7.87 |
| 20. Ratio of operating profits to total assets | 1.63 | 1.90 | 1.24 | 1.13 | 3.44 | 1.25 | 2.00 | 2.21 |
| 21. Return on assets | 0.83 | 0.77 | 0.36 | 0.40 | 1.84 | -6.50 | 0.58 | 0.89 |
| 22. Return on equity | 17.63 | 15.75 | 9.18 | 10.53 | 9.89 | -39.35 | 14.78 | 20.47 |
| 23. Cost of deposits | 8.48 | 8.20 | 6.77 | 6.44 | 9.43 | 9.53 | 9.47 | 8.64 |
| 24. Cost of borrowings | 15.65 | 20.25 | 6.01 | 267.63 | 20.17 | 13.78 | 5.58 | 7.35 |
| 25. Cost of funds | 8.62 | 8.34 | 6.77 | 6.67 | 10.08 | 9.79 | 9.36 | 8.62 |
| 26. Return on advances | 14.93 | 14.28 | 10.16 | 9.63 | 11.17 | 9.46 | 14.31 | 13.51 |
| 27. Return on investments | 12.36 | 12.66 | 11.05 | 14.88 | 12.05 | 11.83 | 12.73 | 11.62 |
| 28. Return on advances *adjusted* to cost of funds | 6.31 | 5.94 | 3.39 | 2.96 | 1.10 | -0.33 | 4.94 | 4.89 |
| 29. Return on investments *adjusted* to cost of funds | 3.74 | 4.32 | 4.28 | 8.21 | 1.97 | 2.05 | 3.37 | 3.00 |
| 30. Business per employee (in Rs. lakh) | 114.75 | 145.87 | 66.82 | 74.58 | 724.99 | 706.37 | 129.00 | 171.00 |
| 31. Profit per employee (in Rs. lakh) | 0.64 | 0.75 | 0.24 | 0.30 | 9.63 | -36.20 | 0.64 | 1.11 |
| 32. Capital adequacy ratio | 11.56 | 10.00 | 12.13 | 11.47 | 24.32 | 19.85 | 10.41 | 11.17 |
| 33. Capital adequacy ratio - Tier I | 10.60 | 9.42 | 8.54 | 8.37 | 24.12 | 19.48 | 8.07 | 8.36 |
| 34. Capital adequacy ratio - Tier II | 0.96 | 0.58 | 3.59 | 3.10 | 0.20 | 0.37 | 2.34 | 2.81 |
| 35. Ratio of net NPA to net advances | 8.70 | 7.58 | 7.56 | 6.64 | 13.97 | 22.56 | 8.67 | 15.85 |

**TABLE 62: SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2000 AND 2001**
**OTHER SCHEDULED COMMERCIAL BANKS**

| | Tamilnad Mercantile Bank | | United Western Bank | | UTI Bank | | Vysya Bank | |
|---|---|---|---|---|---|---|---|---|
| | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 | 2000 | 2001 |
| | (57) | (58) | (59) | (60) | (61) | (62) | (63) | (64) |
| 1. Cash-deposit ratio | 12.72 | 10.36 | 10.05 | 7.70 | 7.01 | 9.69 | 8.24 | 8.15 |
| 2.Credit-deposit ratio | 47.10 | 49.67 | 54.22 | 52.63 | 61.30 | 53.02 | 53.04 | 53.02 |
| 3.Investment-deposit ratio | 46.50 | 46.44 | 31.34 | 32.93 | 36.10 | 46.11 | 36.85 | 33.10 |
| 4. (Credit + investment)-deposit ratio | 93.60 | 96.11 | 85.56 | 85.56 | 97.41 | 99.14 | 89.89 | 86.12 |
| 5. Ratio of deposits to total liabilities | 86.61 | 87.18 | 90.21 | 90.86 | 85.77 | 84.45 | 83.08 | 80.13 |
| 6. Ratio of term deposits to total deposits | 71.90 | 73.14 | 72.21 | 75.99 | 83.01 | 84.62 | 79.36 | 78.49 |
| 7. Ratio of priority sector advances to total advances | 44.00 | 42.12 | 35.84 | 36.15 | 8.64 | 7.22 | 37.46 | 32.76 |
| 8. Ratio of term-loans to total advances | 26.77 | 28.93 | 21.01 | 24.60 | 10.17 | 21.84 | 42.91 | 41.98 |
| 9. Ratio of secured advances to total advances | 97.70 | 95.80 | 85.23 | 91.12 | 90.04 | 77.90 | 75.95 | 70.52 |
| 10. Ratio of investments in non-approved securities to total investments | 50.14 | 44.97 | 34.87 | 28.84 | 33.78 | 42.23 | 36.67 | 28.79 |
| 11. Ratio of Interest income to total assets | 11.29 | 11.14 | 9.60 | 8.95 | 9.13 | 10.21 | 9.60 | 9.31 |
| 12. Ratio of net interest margin to total assets | 3.20 | 3.58 | 2.63 | 2.07 | 1.71 | 1.13 | 1.34 | 1.82 |
| 13. Ratio of non-interest income to total assets | 1.81 | 1.52 | 2.77 | 0.88 | 1.72 | 1.87 | 2.26 | 1.30 |
| 14. Ratio of intermediation cost to total assets | 2.38 | 2.07 | 2.14 | 1.78 | 1.24 | 1.48 | 2.14 | 1.91 |
| 15. Ratio of wage bills to intermediation cost | 61.57 | 61.07 | 70.94 | 66.94 | 23.59 | 22.15 | 55.04 | 56.77 |
| 16. Ratio of wage bills to total expenses | 14.01 | 13.13 | 16.65 | 13.74 | 3.37 | 3.10 | 11.31 | 11.55 |
| 17. Ratio of wage bills to total income | 11.20 | 9.99 | 12.26 | 12.10 | 2.69 | 2.71 | 9.92 | 10.24 |
| 18. Ratio of burden to total assets | 0.57 | 0.55 | -0.64 | 0.90 | -0.49 | -0.39 | -0.12 | 0.62 |
| 19. Ratio of burden to interest income | 5.08 | 4.97 | -6.63 | 10.06 | -5.33 | -3.85 | -1.25 | 6.63 |
| 20. Ratio of operating profits to total assets | 2.63 | 3.03 | 3.26 | 1.17 | 2.20 | 1.52 | 1.46 | 1.20 |
| 21. Return on assets | 1.32 | 1.37 | 1.16 | 0.00 | 0.77 | 0.80 | 0.55 | 0.37 |
| 22. Return on equity | 19.69 | 20.03 | 26.10 | 1.30 | 22.86 | 31.84 | 8.62 | 6.20 |
| 23. Cost of deposits | 9.04 | 8.27 | 7.22 | 7.10 | 7.76 | 9.50 | 9.34 | 8.52 |
| 24. Cost of borrowings | 2.24 | 4.99 | 17.41 | 15.29 | 4.64 | 3.99 | 7.55 | 9.72 |
| 25. Cost of funds | 8.91 | 8.24 | 7.42 | 7.22 | 7.43 | 8.94 | 9.27 | 8.59 |
| 26. Return on advances | 13.47 | 12.63 | 12.44 | 10.30 | 10.45 | 11.37 | 11.43 | 11.06 |
| 27. Return on investments | 14.32 | 13.69 | 11.55 | 11.71 | 9.92 | 11.95 | 11.03 | 11.80 |
| 28. Return on advances *adjusted* to cost of funds | 4.56 | 4.39 | 5.03 | 3.08 | 3.03 | 2.43 | 2.17 | 2.47 |
| 29. Return on investments *adjusted* to cost of funds | 5.41 | 5.45 | 4.13 | 4.49 | 2.49 | 3.01 | 1.77 | 3.21 |
| 30. Business per employee (in Rs. lakh) | 180.28 | 214.94 | 179.00 | 212.00 | 1101.00 | 959.00 | 186.14 | 199.59 |
| 31. Profit per employee (in Rs. lakh) | 1.89 | 2.29 | 1.64 | 0.00 | 6.91 | 7.27 | 0.76 | 0.63 |
| 32. Capital adequacy ratio | 18.02 | 17.59 | 11.94 | 8.59 | 11.37 | 9.00 | 12.24 | 12.05 |
| 33. Capital adequacy ratio - Tier I | 15.99 | 15.81 | 8.55 | 6.62 | 7.99 | 5.84 | 8.20 | 8.44 |
| 34. Capital adequacy ratio - Tier II | 2.03 | 1.78 | 3.39 | 2.97 | 3.38 | 3.16 | 4.04 | 3.61 |
| 35. Ratio of net NPA to net advances | 5.77 | 5.99 | 4.83 | 9.48 | 4.71 | 3.43 | 9.11 | 4.77 |