

**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)

Maturity-wise Liabilities/Assets	As on March 31									
	Bank of Madura*		Bank of Punjab		Bank of Rajasthan		Benares State Bank		Bharat Overseas Bank	
	2000 (1)	2001 (2)	2000 (3)	2001 (4)	2000 (5)	2001 (6)	2000 (7)	2001 (8)	2000 (9)	2001 (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

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

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31									
	Bank of Madura*		Bank of Punjab		Bank of Rajasthan		Benares State Bank		Bharat Overseas Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
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.

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31									
	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

(Amount in Rs. lakh)

Maturity-wise	As on March 31				
	Catholic Syrian	Centurion Bank	City Union	Development	Dhanalakshmi

Liabilities/Assets	Bank		Bank		Credit Bank		Bank			
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
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

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31									
	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

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31									
	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank		ICICI Bank@	
	2000 (21)	2001 (22)	2000 (23)	2001 (24)	2000 (25)	2001 (26)	2000 (27)	2001 (28)	2000 (29)	2001 (30)
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

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31									
	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

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31									
	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)

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

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31									
	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	0
c) 28 days to 3 months	3101	1051	0	661	0	0	0	0	29	9
d) Over 3 months to 6 months	3361	1576	0	630	0	0	0	0	89	84
e) Over 6 months to one year	1034	761	0	1210	0	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	0	107	19
h) Over 5 years	160	59	0	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

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31									
	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)

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	0
b) 15-28 days	0	0	0	921	0	0	583	100	0	0
c) 28 days to 3 months	0	0	0	0	0	0	3412	6146	0	0
d) Over 3 months to 6 months	0	0	0	0	0	0	94	393	0	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	0
b) 15-28 days	70	9	0	0	0	0	295	62	0	0
c) 28 days to 3 months	185	52	0	0	0	0	3406	6915	0	0
d) Over 3 months to 6 months	330	210	0	0	0	0	108	680	0	0
e) Over 6 months to one year	681	310	0	370	0	0	0	961	0	0
f) Over one year to 3 years	283	489	0	0	0	0	0	1903	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

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31									
	Sangli Bank		SBI Commercial & Intl. Bank		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

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31									
	Sangli Bank		SBI Commercial & Intl. Bank		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)
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

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31			
	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

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31			
	UTI Bank		Vysya Bank	
	2000	2001	2000	2001
	(61)	(62)	(63)	(64)

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

Source: Annual accounts of banks of respective years