

**Table 61: Maturity Profile of Selected Items of Liabilities and Assets of Scheduled Commercial Banks (Excluding RRBs): 2001 and 2002 (Part 5 of 5)**  
Other Scheduled Commercial Banks

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Bank of Punjab		Bank of Rajasthan		Benares State Bank #		Bharat Overseas Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I. Deposits</b>	<b>304559</b>	<b>335357</b>	<b>353322</b>	<b>395998</b>	<b>103193</b>		<b>161386</b>	<b>182328</b>
a) 1-14 days	25687	25173	24392	33156	12143		12916	17677
b) 15-28 days	16217	16872	5538	7541	1892		5296	6931
c) 29 days to 3 months	48010	68868	18249	24529	8760		18364	17297
d) Over 3 months to 6 months	41881	32862	17701	29633	12314		15481	13682
e) Over 6 months to one year	49298	56709	36826	44735	8907		29731	40232
f) Over one year to 3 years	107865	119639	197142	136507	48602		65746	76838
g) Over 3 years to 5 years	15105	14781	39485	27460	7347		4446	5450
h) Over 5 years	496	453	13989	92437	3228		9406	4221
<b>II. Borrowings</b>	<b>29902</b>	<b>5798</b>	<b>2660</b>	<b>4868</b>	<b>408</b>		<b>3113</b>	<b>7407</b>
a) 1-14 days	28041	325	40	780	380		3100	7400
b) 15-28 days	-	-	84	-	-		-	-
c) 29 days to 3 months	-	3500	19	10	3		1	-
d) Over 3 months to 6 months	-	13	335	236	3		3	1
e) Over 6 months to one year	-	13	258	313	3		3	1
f) Over one year to 3 years	1861	1894	648	939	19		4	4
g) Over 3 years to 5 years	-	53	352	1481	-		2	1
h) Over 5 years	-	-	924	1109	-		-	-
<b>III. Loans and Advances</b>	<b>150645</b>	<b>161149</b>	<b>186703</b>	<b>178264</b>	<b>25886</b>		<b>78072</b>	<b>90057</b>
a) 1-14 days	8251	13460	7454	13219	7553		12398	9493
b) 15-28 days	2367	3503	6224	7587	372		4031	7455
c) 29 days to 3 months	16448	4580	23593	19776	981		10845	10518
d) Over 3 months to 6 months	5005	5049	13015	16424	1289		5239	6605
e) Over 6 months to one year	9459	9285	16840	53847	2310		7934	6330
f) Over one year to 3 years	73810	105677	94017	32044	1905		13713	39149
g) Over 3 years to 5 years	11069	10877	8680	18493	3473		19774	5088
h) Over 5 years	24236	8718	16880	16874	8003		4138	5419
<b>IV. Investments (at book value)</b>	<b>146383</b>	<b>137129</b>	<b>156897</b>	<b>188368</b>	<b>63659</b>		<b>55043</b>	<b>66754</b>
a) 1-14 days	7418	500	100	75	15		1032	-
b) 15-28 days	7418	1993	-	-	-		420	247
c) 29 days to 3 months	8954	893	7687	1866	33480		923	820
d) Over 3 months to 6 months	5665	1306	14068	2204	473		-	867
e) Over 6 months to one year	4991	2080	16980	1383	2655		1865	1361
f) Over one year to 3 years	19714	14119	30121	17639	9907		12135	12206
g) Over 3 years to 5 years	34180	21492	32239	33051	6461		9781	11477
h) Over 5 years	58043	94746	55702	132150	10668		28887	39776
<b>V. Foreign Currency Assets</b>	<b>65308</b>	<b>62234</b>	<b>4921</b>	<b>9223</b>	<b>-</b>		<b>24321</b>	<b>13124</b>
a) 1-14 days	22892	19269	1819	-	-		7016	2811
b) 15-28 days	3980	1025	2120	5806	-		880	323
c) 29 days to 3 months	31423	34888	618	2271	-		10575	6620
d) Over 3 months to 6 months	6663	6620	364	-	-		4050	670
e) Over 6 months to one year	-	432	-	1146	-		1800	900
f) Over one year to 3 years	350	-	-	-	-		-	1800
g) Over 3 years to 5 years	-	-	-	-	-		-	-
h) Over 5 years	-	-	-	-	-		-	-

<b>VI. Foreign Currency Liabilities</b>	<b>65090</b>	<b>62076</b>	<b>2741</b>	<b>2718</b>	<b>-</b>	<b>473</b>	<b>540</b>
a) 1-14 days	11334	13587	1460	-	-	473	540
b) 15-28 days	1065	617	106	1081	-	-	-
c) 29 days to 3 months	35542	29985	402	87	-	-	-
d) Over 3 months to 6 months	15219	16504	443	-	-	-	-
e) Over 6 months to one year	1692	632	330	767	-	-	-
f) Over one year to 3 years	238	751	-	783	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Catholic Syrian Bank		Centurion Bank		City Union Bank		Development Credit Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>I. Deposits</b>	<b>277580</b>	<b>319137</b>	<b>425743</b>	<b>353499</b>	<b>161162</b>	<b>197371</b>	<b>337237</b>	<b>369175</b>
a) 1-14 days	16077	15576	36830	19820	16492	16108	49725	56913
b) 15-28 days	8613	8844	44235	10492	4235	5148	35692	30344
c) 29 days to 3 months	28576	31525	36234	30632	19509	21422	75004	86479
d) Over 3 months to 6 months	28844	36531	91966	41094	22800	31454	51166	53238
e) Over 6 months to one year	49799	52018	38334	86014	36368	35056	40329	73521
f) Over one year to 3 years	94889	112603	164915	145963	58401	81296	78965	64866
g) Over 3 years to 5 years	7265	10856	11225	15822	2597	4619	4251	2986
h) Over 5 years	43517	51184	2004	3662	760	2268	2105	828
<b>II. Borrowings</b>	<b>3020</b>	<b>1565</b>	<b>107067</b>	<b>9191</b>	<b>2722</b>	<b>1054</b>	<b>11254</b>	<b>2924</b>
a) 1-14 days	1677	1068	97992	7594	-	570	9714	2136
b) 15-28 days	-	-	-	-	2157	61	-	-
c) 29 days to 3 months	197	95	1788	-	55	108	-	780
d) Over 3 months to 6 months	145	195	5500	650	92	55	-	-
e) Over 6 months to one year	290	108	1787	650	103	90	130	8
f) Over one year to 3 years	623	86	-	297	253	145	110	-
g) Over 3 years to 5 years	48	11	-	-	62	25	1300	-
h) Over 5 years	40	2	-	-	-	-	-	-
<b>III. Loans and Advances</b>	<b>126297</b>	<b>121093</b>	<b>202840</b>	<b>162597</b>	<b>87642</b>	<b>101105</b>	<b>203335</b>	<b>225923</b>
a) 1-14 days	6165	6590	18803	6422	18000	14164	12274	16370
b) 15-28 days	4785	4358	10044	6484	3024	3141	19562	8891
c) 29 days to 3 months	19666	11449	33374	27163	6328	7686	62334	37026
d) Over 3 months to 6 months	9451	10290	23904	17041	3055	3300	36427	15518
e) Over 6 months to one year	11659	13305	21885	29940	2538	3470	19989	35407
f) Over one year to 3 years	44083	50335	87486	52414	38665	44298	32649	66810
g) Over 3 years to 5 years	10401	11012	6226	6516	4792	15225	11442	28279
h) Over 5 years	20087	13754	1118	16617	11240	9821	8658	17622
<b>IV. Investments (at book value)</b>	<b>109734</b>	<b>135733</b>	<b>215688</b>	<b>122722</b>	<b>65494</b>	<b>91120</b>	<b>125796</b>	<b>120820</b>
a) 1-14 days	6918	-	66375	5889	100	10	2692	75
b) 15-28 days	7312	250	14253	2963	-	-	100	-
c) 29 days to 3 months	13845	783	17429	9455	165	89	4833	11537
d) Over 3 months to 6 months	2251	347	23237	14770	982	124	16996	25375
e) Over 6 months to one year	2551	303	10786	24795	497	274	9959	5101
f) Over one year to 3 years	10761	13732	53825	50344	6889	15782	17698	31744
g) Over 3 years to 5 years	15163	17695	19699	11644	18015	15788	18634	4339
h) Over 5 years	50933	102623	10084	2862	38846	59053	54884	42649
<b>V. Foreign Currency Assets</b>	<b>16879</b>	<b>27429</b>	<b>18930</b>	<b>2085</b>	<b>-</b>	<b>15911</b>	<b>6408</b>	<b>51356</b>
a) 1-14 days	1689	4124	8300	1374	..	2760	3170	7633
b) 15-28 days	4098	495	8300	-	..	610	-	9021
c) 29 days to 3 months	6473	19923	2330	-	..	7269	-	26381
d) Over 3 months to 6 months	2065	469	-	-	..	1621	3238	6617

e) Over 6 months to one year	2543	12	-	711	..	2457	-	1422
f) Over one year to 3 years	11	2406	-	-	..	435	-	282
g) Over 3 years to 5 years	-	-	-	-	..	536	-	-
h) Over 5 years	-	-	-	-	..	223	-	-
<b>VI. Foreign Currency Liabilities</b>	<b>13459</b>	<b>16682</b>	<b>54790</b>	<b>20250</b>	<b>-</b>	<b>15911</b>	<b>8689</b>	<b>51356</b>
a) 1-14 days	1431	1596	20190	9586	..	2439	3347	12610
b) 15-28 days	243	152	20190	134	..	207	129	8314
c) 29 days to 3 months	582	1280	5720	3313	..	7413	149	21032
d) Over 3 months to 6 months	2042	2041	2040	2018	..	2993	656	7234
e) Over 6 months to one year	5497	4706	5400	3910	..	2630	4408	1884
f) Over one year to 3 years	3664	6907	1250	1289	..	229	-	282
g) Over 3 years to 5 years	-	-	-	-	..	-	-	-
h) Over 5 years	-	-	-	-	..	-	-	-

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>I. Deposits</b>	<b>149434</b>	<b>165723</b>	<b>766544</b>	<b>886391</b>	<b>16387</b>	<b>17823</b>	<b>773400</b>	<b>644307</b>
a) 1-14 days	8397	11158	50626	53696	1081	1579	76500	51697
b) 15-28 days	7007	8821	25421	19393	353	500	69400	29009
c) 29 days to 3 months	13534	17070	108590	81803	1036	1191	156900	114436
d) Over 3 months to 6 months	14204	15988	90149	142860	1366	1772	104200	41803
e) Over 6 months to one year	20429	26182	112847	154986	2118	2677	164700	83207
f) Over one year to 3 years	72550	74734	360717	406352	6983	6860	159000	142309
g) Over 3 years to 5 years	11824	10665	8721	16576	1739	1675	38700	32515
h) Over 5 years	1489	1105	9473	10725	1711	1569	4000	149331
<b>II. Borrowings</b>	<b>2328</b>	<b>1525</b>	<b>37177</b>	<b>39279</b>	<b>51</b>	<b>34</b>	<b>59900</b>	<b>6425</b>
a) 1-14 days	-	1000	8063	16477	2	-	44700	3618
b) 15-28 days	110	20	42	44	-	-	100	-
c) 29 days to 3 months	82	32	6374	5163	3	2	4100	276
d) Over 3 months to 6 months	1825	353	5130	6131	6	3	4300	210
e) Over 6 months to one year	157	61	10236	7835	9	9	4400	495
f) Over one year to 3 years	125	48	4154	2873	21	13	900	1122
g) Over 3 years to 5 years	29	11	2369	390	10	6	800	575
h) Over 5 years	-	-	809	366	-	1	600	129
<b>III. Loans and Advances</b>	<b>88010</b>	<b>91770</b>	<b>485413</b>	<b>520780</b>	<b>8379</b>	<b>8891</b>	<b>410000</b>	<b>303263</b>
a) 1-14 days	13689	12205	53087	46627	927	1117	86400	69139
b) 15-28 days	4814	5495	8317	9969	109	200	39600	12924
c) 29 days to 3 months	5029	5137	43200	47964	601	654	92100	21560
d) Over 3 months to 6 months	4829	3968	29660	29544	631	661	86100	19205
e) Over 6 months to one year	4543	4372	38447	43514	817	981	25600	4852
f) Over one year to 3 years	40144	33978	163738	186113	3266	3227	38300	99638
g) Over 3 years to 5 years	9319	10348	71523	60652	934	1636	34900	46539
h) Over 5 years	5643	16267	77441	96397	1094	415	7000	29406
<b>IV. Investments (at book value)</b>	<b>56045</b>	<b>65131</b>	<b>303719</b>	<b>375533</b>	<b>4318</b>	<b>4111</b>	<b>386500</b>	<b>290009</b>
a) 1-14 days	-	-	450	6039	-	-	59100	17059
b) 15-28 days	-	-	-	11777	2	-	35100	29485
c) 29 days to 3 months	500	295	1606	9546	5	5	52500	10527
d) Over 3 months to 6 months	2338	476	9340	3268	141	21	46200	22919
e) Over 6 months to one year	1109	1715	7027	9056	132	28	86100	19953
f) Over one year to 3 years	12144	9367	43532	58126	399	385	71400	55109
g) Over 3 years to 5 years	7208	5686	58809	27108	526	640	32600	70373
h) Over 5 years	32746	47592	182955	250613	3113	3032	3500	64584
<b>V. Foreign Currency Assets</b>	<b>9862</b>	<b>19353</b>	<b>33279</b>	<b>27619</b>	<b>-</b>	<b>-</b>	<b>7300</b>	<b>4511</b>

a) 1-14 days	2146	3752	13626	11400	-	-	4400	3822
b) 15-28 days	-	1056	5941	6240	-	-	-	-
c) 29 days to 3 months	1074	4965	8163	7015	-	-	2200	-
d) Over 3 months to 6 months	2643	3082	4299	1373	-	-	700	-
e) Over 6 months to one year	3999	6498	123	420	-	-	-	689
f) Over one year to 3 years	-	-	-	1171	-	-	-	-
g) Over 3 years to 5 years	-	-	1127	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
<b>VI. Foreign Currency Liabilities</b>	<b>7822</b>	<b>18865</b>	<b>54398</b>	<b>79542</b>	-	-	<b>42800</b>	<b>37404</b>
a) 1-14 days	2189	2588	618	1131	-	-	7500	5518
b) 15-28 days	-	1098	632	800	-	-	500	435
c) 29 days to 3 months	1705	4917	2925	4739	-	-	5500	10153
d) Over 3 months to 6 months	1136	3047	8070	10742	-	-	17900	6581
e) Over 6 months to one year	2792	4637	15061	22457	-	-	800	12438
f) Over one year to 3 years	-	2578	27092	39673	-	-	10600	2279
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	HDFC Bank		ICICI Bank		IDBI Bank		IndusInd Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<b>I. Deposits</b>	<b>1165811</b>	<b>1765381</b>	<b>1551991</b>	<b>3090948</b>	<b>356750</b>	<b>523450</b>	<b>631555</b>	<b>757853</b>
a) 1-14 days	142355	178174	144787	315206	41816	62467	97510	110709
b) 15-28 days	48323	54699	135080	92177	33615	19250	40742	63469
c) 29 days to 3 months	122068	141345	184103	481706	72154	91874	176789	269370
d) Over 3 months to 6 months	140398	115082	100295	277906	42927	42805	106390	101255
e) Over 6 months to one year	197536	363601	155399	579855	58201	55597	88153	81858
f) Over one year to 3 years	479081	859037	814289	1289359	105514	248539	113183	118851
g) Over 3 years to 5 years	35698	52964	10932	40318	2508	2907	6993	8777
h) Over 5 years	352	479	7106	14421	15	11	1795	3564
<b>II. Borrowings</b>	<b>123290</b>	<b>182302</b>	<b>72348</b>	<b>4004567</b>	<b>78355</b>	<b>118916</b>	<b>41212</b>	<b>85940</b>
a) 1-14 days	106384	165895	11325	99649	53054	91806	3362	47481
b) 15-28 days	5116	1345	5	149971	15647	15002	961	4991
c) 29 days to 3 months	4563	4251	30742	441520	9654	10497	12123	16395
d) Over 3 months to 6 months	6995	10512	10864	322932	-	181	22763	17073
e) Over 6 months to one year	4	100	1184	894286	-	1398	2003	-
f) Over one year to 3 years	-	-	3416	1416256	-	30	-	-
g) Over 3 years to 5 years	228	199	14770	395130	-	-	-	-
h) Over 5 years	-	-	42	284823	-	2	-	-
<b>III. Loans and Advances</b>	<b>510466</b>	<b>715272</b>	<b>655874</b>	<b>4424151</b>	<b>172500</b>	<b>317217</b>	<b>401986</b>	<b>554403</b>
a) 1-14 days	143107	168596	53775	82564	21740	64675	31981	37856
b) 15-28 days	32461	56867	8562	35692	12631	10456	51950	50840
c) 29 days to 3 months	148040	204061	180881	255294	34162	36820	78597	118260
d) Over 3 months to 6 months	63735	96037	38504	233150	1170	27863	38999	91617
e) Over 6 months to one year	16298	19203	27903	371087	1931	58334	96540	65826
f) Over one year to 3 years	90146	132074	321389	1322562	97765	78244	82308	68474
g) Over 3 years to 5 years	10168	30146	15660	753733	2961	14207	21611	61400
h) Over 5 years	6511	8288	9200	1370069	140	26618	-	60130
<b>IV. Investments (at book value)</b>	<b>697216</b>	<b>1172167</b>	<b>818686</b>	<b>3618790</b>	<b>252462</b>	<b>276263</b>	<b>249426</b>	<b>248490</b>
a) 1-14 days	73882	130271	73615	131998	-15672	1193	-	11018
b) 15-28 days	28628	42658	33776	68624	6448	2178	-	11018
c) 29 days to 3 months	158657	184474	92284	289018	21662	24362	3232	11023
d) Over 3 months to 6 months	47456	82771	67418	267530	7034	7512	1224	4219
e) Over 6 months to one year	76096	168381	46137	521877	50010	12199	1698	21269
f) Over one year to 3 years	196055	390783	196188	736576	64873	57366	57939	31878

g) Over 3 years to 5 years	62188	79949	95436	447461	98131	104114	30224	18432
h) Over 5 years	54254	92880	213832	1155706	19976	67339	155109	139633
<b>V. Foreign Currency Assets</b>	<b>57316</b>	<b>46109</b>	<b>175337</b>	<b>896787</b>	<b>19922</b>	<b>20981</b>	<b>21819</b>	<b>57282</b>
a) 1-14 days	27936	28418	113226	283545	7880	7773	7618	55377
b) 15-28 days	7984	3935	8177	131819	2888	445	538	1008
c) 29 days to 3 months	13701	4755	26049	13840	5093	10363	11046	431
d) Over 3 months to 6 months	3033	7476	12108	17610	2032	2120	2584	92
e) Over 6 months to one year	4662	1525	10553	25284	1796	-	33	374
f) Over one year to 3 years	-	-	2516	103836	-	100	-	-
g) Over 3 years to 5 years	-	-	2654	128513	233	180	-	-
h) Over 5 years	-	-	54	192340	-	-	-	-
<b>VI. Foreign Currency Liabilities</b>	<b>48166</b>	<b>77077</b>	<b>117753</b>	<b>1038121</b>	<b>8091</b>	<b>14900</b>	<b>87158</b>	<b>82159</b>
a) 1-14 days	3258	2670	32244	11816	1910	9157	30469	40768
b) 15-28 days	5290	893	7461	2296	90	195	8112	5882
c) 29 days to 3 months	2835	4268	17590	64888	251	759	7624	5166
d) Over 3 months to 6 months	7325	9019	11064	94738	674	870	10583	4548
e) Over 6 months to one year	13169	16135	29542	301291	1516	1818	28759	21109
f) Over one year to 3 years	16289	44088	19852	219347	3650	2101	1611	4686
g) Over 3 years to 5 years	-	4	-	121460	-	-	-	-
h) Over 5 years	-	-	-	222285	-	-	-	-

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
<b>I. Deposits</b>	<b>1041396</b>	<b>1212191</b>	<b>607549</b>	<b>700149</b>	<b>361525</b>	<b>418006</b>	<b>227765</b>	<b>247692</b>
a) 1-14 days	92089	108433	31553	39058	11789	20437	24904	23338
b) 15-28 days	83774	41862	8337	12500	19306	16070	6471	5505
c) 29 days to 3 months	155062	148883	55617	82877	49177	51445	18440	22421
d) Over 3 months to 6 months	83077	117769	38350	83741	41472	61327	18646	26946
e) Over 6 months to one year	91377	142822	189099	145457	62592	82430	36129	37685
f) Over one year to 3 years	431738	519957	248176	306691	137006	79491	104198	112802
g) Over 3 years to 5 years	62011	75936	29454	17042	25647	11469	7693	11951
h) Over 5 years	42268	56529	6963	12783	14536	95337	11284	7044
<b>II. Borrowings</b>	<b>17699</b>	<b>17483</b>	<b>13027</b>	<b>9680</b>	<b>14879</b>	<b>30609</b>	<b>6865</b>	<b>3337</b>
a) 1-14 days	1038	-	1069	593	11685	9830	262	88
b) 15-28 days	-	-	1049	608	-	-	262	75
c) 29 days to 3 months	42	41	4410	2779	250	269	1051	322
d) Over 3 months to 6 months	290	15415	2275	2296	720	15035	1576	468
e) Over 6 months to one year	15330	407	1574	571	695	4719	761	330
f) Over one year to 3 years	728	1103	1965	1297	180	642	1273	730
g) Over 3 years to 5 years	271	436	508	608	1349	86	1621	1194
h) Over 5 years	-	81	177	928	-	28	59	130
<b>III. Loans and Advances</b>	<b>476289</b>	<b>642388</b>	<b>282821</b>	<b>341754</b>	<b>230771</b>	<b>251811</b>	<b>148023</b>	<b>156556</b>
a) 1-14 days	34997	50488	30370	30837	13470	27334	18239	15368
b) 15-28 days	18739	26415	14772	15270	18250	9163	4782	3124
c) 29 days to 3 months	13487	24756	47695	56192	40111	21966	21600	12612
d) Over 3 months to 6 months	19157	23100	34845	44372	15563	13585	8007	15819
e) Over 6 months to one year	48235	53025	14046	14012	9253	17024	13432	16942
f) Over one year to 3 years	207028	316428	95622	100241	118920	107054	62364	62104
g) Over 3 years to 5 years	56183	80774	31797	30450	12768	29236	10172	17543
h) Over 5 years	78463	67402	13674	50380	2436	26449	9427	13044
<b>IV. Investments (at book value)</b>	<b>542495</b>	<b>575254</b>	<b>278700</b>	<b>346715</b>	<b>124722</b>	<b>155561</b>	<b>78204</b>	<b>90421</b>
a) 1-14 days	6323	17050	-	-	300	3825	-	490
b) 15-28 days	1960	2000	907	-	230	230	-	-

c) 29 days to 3 months	25631	48158	5157	433	10919	3894	593	1082
d) Over 3 months to 6 months	15388	15085	6654	708	8541	838	1024	1527
e) Over 6 months to one year	16025	23010	6604	11802	11077	14802	5045	12459
f) Over one year to 3 years	78498	40920	45070	15236	22445	21867	9304	8787
g) Over 3 years to 5 years	106932	51045	23261	23169	30516	8734	12925	13308
h) Over 5 years	291738	377986	191047	295367	40694	101371	49313	52768
<b>V. Foreign Currency Assets</b>	-	<b>78987</b>	<b>22318</b>	<b>24633</b>	<b>5445</b>	<b>6411</b>	<b>606</b>	<b>1587</b>
a) 1-14 days	-	20943	10118	3779	675	1371	606	1587
b) 15-28 days	-	1547	1086	9765	1546	102	-	-
c) 29 days to 3 months	-	40387	1330	6523	987	1524	-	-
d) Over 3 months to 6 months	-	7570	2776	666	2065	3379	-	-
e) Over 6 months to one year	-	8540	7008	3895	100	10	-	-
f) Over one year to 3 years	-	-	-	-	72	25	-	-
g) Over 3 years to 5 years	-	-	-	5	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
<b>VI. Foreign Currency Liabilities</b>	-	<b>79964</b>	<b>18685</b>	<b>13355</b>	<b>3974</b>	<b>5522</b>	<b>1869</b>	<b>3002</b>
a) 1-14 days	-	16094	2868	2920	1927	2730	799	1325
b) 15-28 days	-	1605	325	803	39	209	9	53
c) 29 days to 3 months	-	36943	1637	1310	401	275	52	200
d) Over 3 months to 6 months	-	14830	2531	1922	247	457	210	500
e) Over 6 months to one year	-	10492	10455	4767	904	1054	310	475
f) Over one year to 3 years	-	-	869	1633	456	797	489	449
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Lord Krishna Bank		Nainital Bank		Nedungadi Bank		Ratnakar Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
<b>I. Deposits</b>	<b>122723</b>	<b>150238</b>	<b>53508</b>	<b>60801</b>	<b>174937</b>	<b>143806</b>	<b>53216</b>	<b>60410</b>
a) 1-14 days	11784	11040	5745	4342	16641	10376	4310	7194
b) 15-28 days	2714	5798	1714	1050	5582	4654	2931	2036
c) 29 days to 3 months	15835	17839	2448	2701	22846	12552	3437	8009
d) Over 3 months to 6 months	12868	27067	2189	3504	20898	14245	4346	6030
e) Over 6 months to one year	22459	28069	5262	5432	22908	23028	9328	8256
f) Over one year to 3 years	28087	38101	29841	37890	67579	64789	24544	25317
g) Over 3 years to 5 years	14768	20488	3216	4493	14612	10354	2986	2455
h) Over 5 years	14208	1836	3093	1389	3871	3808	1334	1113
<b>II. Borrowings</b>	<b>3116</b>	<b>464</b>	<b>1</b>	<b>1</b>	<b>1051</b>	<b>622</b>	<b>477</b>	<b>393</b>
a) 1-14 days	100	6	1	1	876	566	3	-
b) 15-28 days	-	-	-	-	-	-	-	-
c) 29 days to 3 months	661	62	-	-	-	-	9	4
d) Over 3 months to 6 months	630	62	-	-	-	-	84	84
e) Over 6 months to one year	1210	124	-	-	-	-	79	83
f) Over one year to 3 years	515	210	-	-	175	56	262	176
g) Over 3 years to 5 years	-	-	-	-	-	-	19	36
h) Over 5 years	-	-	-	-	-	-	21	10
<b>III. Loans and Advances</b>	<b>58552</b>	<b>82617</b>	<b>11547</b>	<b>15879</b>	<b>90886</b>	<b>99127</b>	<b>24534</b>	<b>27039</b>
a) 1-14 days	2007	6910	1124	1530	9199	4289	2486	3341
b) 15-28 days	4453	8348	1016	1288	936	2811	99	197
c) 29 days to 3 months	3045	14254	1021	1387	2148	1108	1457	908
d) Over 3 months to 6 months	2131	4268	191	266	2707	925	749	2015
e) Over 6 months to one year	6041	11641	323	500	4567	1530	5279	5811
f) Over one year to 3 years	24399	24119	6776	8921	33293	37646	10591	10816
g) Over 3 years to 5 years	9195	6427	567	1000	19265	25283	2838	2695
h) Over 5 years	7281	6650	529	987	18771	25535	1035	1256

<b>IV. Investments (at book value)</b>	<b>54676</b>	<b>62941</b>	<b>36926</b>	<b>33241</b>	<b>70971</b>	<b>53268</b>	<b>22952</b>	<b>25339</b>
a) 1-14 days	-	2821	1151	-	10880	5445	500	275
b) 15-28 days	-	2820	573	2	7739	3963	800	939
c) 29 days to 3 months	10	2965	2167	1102	12658	3603	3725	3027
d) Over 3 months to 6 months	1	374	3498	1259	5955	4392	148	40
e) Over 6 months to one year	720	800	2999	515	7032	6620	2245	535
f) Over one year to 3 years	13909	6067	4756	4440	12212	18713	4051	2845
g) Over 3 years to 5 years	6610	7013	5431	5486	9001	6509	1682	3140
h) Over 5 years	33426	40081	16351	20437	5494	4023	9801	14538
<b>V. Foreign Currency Assets</b>	<b>2647</b>	<b>4002</b>	-	-	<b>12014</b>	<b>11475</b>	-	-
a) 1-14 days	1726	4002	-	-	3169	2460	-	-
b) 15-28 days	921	-	-	-	100	50	-	-
c) 29 days to 3 months	-	-	-	-	6146	7549	-	-
d) Over 3 months to 6 months	-	-	-	-	393	797	-	-
e) Over 6 months to one year	-	-	-	-	960	615	-	-
f) Over one year to 3 years	-	-	-	-	1246	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	4	-	-
<b>VI. Foreign Currency Liabilities</b>	<b>370</b>	<b>678</b>	-	-	<b>12015</b>	<b>11475</b>	-	-
a) 1-14 days	-	73	-	-	1494	2310	-	-
b) 15-28 days	-	5	-	-	62	50	-	-
c) 29 days to 3 months	-	20	-	-	6915	7549	-	-
d) Over 3 months to 6 months	-	156	-	-	680	797	-	-
e) Over 6 months to one year	370	190	-	-	961	615	-	-
f) Over one year to 3 years	-	234	-	-	1903	154	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
<b>I. Deposits</b>	<b>151672</b>	<b>160520</b>	<b>49970</b>	<b>41181</b>	<b>466865</b>	<b>591970</b>	<b>319807</b>	<b>372999</b>
a) 1-14 days	24107	28912	2894	524	30196	44493	26902	31604
b) 15-28 days	20253	9247	1179	3101	14001	21298	10887	11012
c) 29 days to 3 months	6866	12727	7576	7782	42660	59801	35398	33785
d) Over 3 months to 6 months	7606	7939	11874	9654	37956	75888	30833	38874
e) Over 6 months to one year	11433	14358	12198	6610	67891	74277	47328	72525
f) Over one year to 3 years	71395	72928	10997	10209	242257	267785	168459	185199
g) Over 3 years to 5 years	6451	10251	3252	3301	20200	31240	-	-
h) Over 5 years	3561	4158	-	-	11704	17188	-	-
<b>II. Borrowings</b>	<b>158</b>	<b>262</b>	<b>2953</b>	<b>3763</b>	<b>5675</b>	<b>1907</b>	<b>2438</b>	<b>3032</b>
a) 1-14 days	74	202	2953	1763	5201	1719	186	-
b) 15-28 days	-	-	-	-	-	-	-	300
c) 29 days to 3 months	-	-	-	2000	92	34	350	300
d) Over 3 months to 6 months	2	2	-	-	97	40	300	2100
e) Over 6 months to one year	1	-	-	-	138	53	300	332
f) Over one year to 3 years	4	3	-	-	129	58	1302	-
g) Over 3 years to 5 years	33	26	-	-	15	3	-	-
h) Over 5 years	44	29	-	-	3	-	-	-
<b>III. Loans and Advances</b>	<b>53945</b>	<b>56109</b>	<b>28633</b>	<b>19425</b>	<b>246835</b>	<b>323105</b>	<b>158835</b>	<b>177266</b>
a) 1-14 days	8310	16085	1961	859	14297	47146	13563	10082
b) 15-28 days	7791	599	2189	1457	13536	10781	11444	7926
c) 29 days to 3 months	653	1368	4438	2941	10452	33173	12783	18557
d) Over 3 months to 6 months	781	2233	603	1585	5972	61917	9869	15953

e) Over 6 months to one year	6967	15824	345	350	8248	94287	4563	21209
f) Over one year to 3 years	20151	11617	18968	6389	147008	28439	106613	103539
g) Over 3 years to 5 years	4560	4912	129	3918	32870	24974	-	-
h) Over 5 years	4732	3471	-	1926	14452	22388	-	-
<b>IV. Investments (at book value)</b>	<b>54263</b>	<b>68599</b>	<b>17759</b>	<b>19045</b>	<b>199830</b>	<b>218058</b>	<b>148532</b>	<b>181571</b>
a) 1-14 days	2684	10013	-	-	1045	1199	-	93
b) 15-28 days	-	18540	-	-	-	-	-	-
c) 29 days to 3 months	4720	4681	-	518	321	974	400	558
d) Over 3 months to 6 months	10134	1037	1917	1542	707	1355	5569	5823
e) Over 6 months to one year	3278	602	-	100	3523	2036	8688	7523
f) Over one year to 3 years	12746	17344	3301	5862	18834	16963	133875	167574
g) Over 3 years to 5 years	16646	2803	6967	3595	28166	26985	-	-
h) Over 5 years	4055	13579	5574	7428	147234	168546	-	-
<b>V. Foreign Currency Assets</b>	<b>981</b>	<b>1184</b>	<b>59243</b>	<b>17127</b>	<b>25540</b>	<b>54550</b>	<b>30115</b>	<b>62427</b>
a) 1-14 days	261	1108	6757	7284	4090	5357	6604	13326
b) 15-28 days	120	4	1033	3590	-	6537	1692	2089
c) 29 days to 3 months	600	62	28365	2972	11474	14831	10328	26272
d) Over 3 months to 6 months	-	10	13433	3281	7645	26338	7354	9136
e) Over 6 months to one year	-	-	7140	-	2331	1487	3796	9875
f) Over one year to 3 years	-	-	2515	-	-	-	341	1729
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
<b>VI. Foreign Currency Liabilities</b>	<b>862</b>	<b>779</b>	<b>59268</b>	<b>15321</b>	<b>24310</b>	<b>54550</b>	<b>30115</b>	<b>62427</b>
a) 1-14 days	674	546	21401	1300	188	3453	5015	13419
b) 15-28 days	4	-	3604	1670	-	6038	169	1775
c) 29 days to 3 months	15	4	26926	1859	200	6279	11515	25972
d) Over 3 months to 6 months	55	14	6847	1680	2633	8891	7118	10286
e) Over 6 months to one year	42	64	490	7936	2687	8899	5940	9550
f) Over one year to 3 years	72	151	-	876	5106	20990	358	1425
g) Over 3 years to 5 years	-	-	-	-	13496	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31					
	United Western Bank		UTI Bank		Vysya Bank	
	2001	2002	2001	2002	2001	2002
	(57)	(58)	(59)	(60)	(61)	(62)
<b>I. Deposits</b>	<b>522122</b>	<b>449103</b>	<b>909220</b>	<b>1228721</b>	<b>814111</b>	<b>806828</b>
a) 1-14 days	28931	50772	105511	161097	48365	43755
b) 15-28 days	14259	14011	32520	46453	30621	34134
c) 29 days to 3 months	57911	53762	173749	202508	117451	100109
d) Over 3 months to 6 months	17605	40519	98902	211161	108170	89093
e) Over 6 months to one year	28538	80287	225227	256969	160024	141082
f) Over one year to 3 years	140137	184175	254177	321323	324900	352753
g) Over 3 years to 5 years	88132	16041	12634	21688	14899	25987
h) Over 5 years	146609	9536	6500	7522	9681	19915
<b>II. Borrowings</b>	<b>9646</b>	<b>19779</b>	<b>114602</b>	<b>124581</b>	<b>54918</b>	<b>120248</b>
a) 1-14 days	816	15553	64241	70469	31643	75040
b) 15-28 days	-	-	-	-	40	7052
c) 29 days to 3 months	178	144	16000	-	210	14117
d) Over 3 months to 6 months	5965	538	-	15643	622	20270
e) Over 6 months to one year	582	480	10643	-	20605	1000
f) Over one year to 3 years	1375	1684	-	269	692	1000
g) Over 3 years to 5 years	419	732	2718	34178	897	1250
h) Over 5 years	311	648	21000	4022	209	519
<b>III. Loans and Advances</b>	<b>274788</b>	<b>265768</b>	<b>482112</b>	<b>535230</b>	<b>431631</b>	<b>441833</b>



a) 1 –14 days	48767	40699	79350	110888	25840	17254
b) 15-28 days	8485	6113	34652	10683	27007	16834
c) 29 days to 3 months	12475	20540	104165	23366	97488	71551
d) Over 3 months to 6 months	3821	10781	40385	26091	56185	24369
e) Over 6 months to one year	7808	15644	38881	59092	8917	44557
f) Over one year to 3 years	35385	108832	182571	188804	181621	207757
g) Over 3 years to 5 years	71822	24473	2101	73281	24192	39532
h) Over 5 years	86225	38686	7	43025	10381	19979
<b>IV. Investments (at book value)</b>	<b>171942</b>	<b>167814</b>	<b>419262</b>	<b>663022</b>	<b>269510</b>	<b>359720</b>
a) 1 –14 days	19962	10148	37108	12517	5266	5000
b) 15-28 days	6112	14066	8321	58841	-	12170
c) 29 days to 3 months	14434	14857	45742	102294	2700	3430
d) Over 3 months to 6 months	5220	10627	27846	94957	7410	14086
e) Over 6 months to one year	8813	19301	71734	184329	33591	29657
f) Over one year to 3 years	40403	54893	105288	98577	69931	20258
g) Over 3 years to 5 years	35403	19521	95683	71315	18885	32608
h) Over 5 years	41595	24401	27540	40192	131727	242511
<b>V. Foreign Currency Assets</b>	<b>7905</b>	<b>22800</b>	<b>16049</b>	<b>14485</b>	<b>466251</b>	<b>385030</b>
a) 1 –14 days	4522	7492	-	-	94508	72580
b) 15-28 days	-	2082	-	-	13251	7143
c) 29 days to 3 months	-	7694	15170	-	210081	153890
d) Over 3 months to 6 months	1039	1578	19	10240	98099	102813
e) Over 6 months to one year	-	1520	-	1952	50312	48604
f) Over one year to 3 years	-	1039	-	1220	-	-
g) Over 3 years to 5 years	986	1395	860	1073	-	-
h) Over 5 years	1358	-	-	-	-	-
<b>VI. Foreign Currency Liabilities</b>	<b>5989</b>	<b>22274</b>	<b>107350</b>	<b>53077</b>	<b>466762</b>	<b>383754</b>
a) 1 –14 days	1216	5566	-	-	33638	53766
b) 15-28 days	628	1466	-	-	10274	2040
c) 29 days to 3 months	1543	10176	56269	-	222600	160949
d) Over 3 months to 6 months	347	2199	44610	38274	111545	118724
e) Over 6 months to one year	1777	2344	-	7890	84577	32964
f) Over one year to 3 years	476	523	3484	3467	4128	6527
g) Over 3 years to 5 years	2	-	2987	3446	-	5856
h) Over 5 years	-	-	-	-	-	2928

# : See 'Explanatory Notes'.

Source: Annual accounts of banks of respective years.