

TABLE B15 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs) : 2002 AND 2003

STATE BANK OF INDIA AND ITS ASSOCIATES

Maturity-wise Liabilities/Assets	(Amount in Rs. Lakhs)							
	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2002 (1)	2003 (2)	2002 (3)	2003 (4)	2002 (5)	2003 (6)	2002 (7)	2003 (8)
I. Deposits	24931454	27570178	1166100	1323363	1702700	2024470	791800	921700
a) 1-14 days	1741363	3089507	93388	113168	177900	199494	90400	115200
b) 15-28 days	159297	220469	13048	13275	50800	35923	13300	17100
c) 29 days to 3 months	310474	562564	53411	67043	149100	168560	91000	55700
d) Over 3 months to 6 months	453224	627951	63798	71713	166200	190412	61000	87400
e) Over 6 months to one year	940713	3745555	112040	143104	206000	289953	97400	137200
f) Over one year to 3 years	15920722	15451415	772331	861854	838700	998707	389800	450500
g) Over 3 years to 5 years	4680383	2949230	39256	35226	59700	80098	30400	36700
h) Over 5 years	725278	923487	18828	17980	54300	61323	18500	21900
II. Borrowings	215383	157184	2278	31053	7986	4763	13600	12500
a) 1-14 days	8	-	1815	9452	1024	228	4700	5000
b) 15-28 days	90	-	-	2374	-	-	-	-
c) 29 days to 3 months	2613	2976	1	13297	445	398	300	2800
d) Over 3 months to 6 months	3323	24031	131	5758	1024	852	900	3400
e) Over 6 months to one year	33889	24520	95	59	1431	1174	1400	1100

f) Over one year to 3 years	73275	68349	185	111	3521	2024	3700	290
g) Over 3 years to 5 years	90717	25864	48	2	541	79	1800	130
h) Over 5 years	11468	11444	3	-	-	8	800	50
III. Loans and Advances	9896440	11041420	593133	677332	877680	950538	428900	51830
a) 1-14 days	2142514	2757224	40535	41821	92952	101788	42700	5020
b) 15-28 days	993554	922396	27513	33064	36013	38172	8900	1250
c) 29 days to 3 months	1096707	1151468	24736	37902	56499	49250	39900	5110
d) Over 3 months to 6 months	129286	231733	10205	15796	60922	44945	31700	2270
e) Over 6 months to one year	227355	354149	14973	18385	102792	59187	17800	2630
f) Over one year to 3 years	2789765	2893474	381007	423619	284237	393963	191700	24090
g) Over 3 years to 5 years	976591	1138149	39000	50607	66833	88717	44200	4870
h) Over 5 years	1540668	1592827	55164	56138	177432	174516	52000	6590

TABLE B15 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs) : 2002 AND 2003

STATE BANK OF INDIA AND ITS ASSOCIATES

Maturity-wise Liabilities/Assets	(Amount in Rs. Lakh)							
	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Investments (at book value)	14047305	16788561	630496	768200	987615	1258249	453100	513700
a) 1-14 days	763541	1110544	288	3815	663	71293	89100	67500
b) 15-28 days	87936	36712	-	-	20500	15188	900	2500
c) 29 days to 3 months	449367	630497	17428	18765	21149	88057	9300	4600
d) Over 3 months to 6 months	715101	773694	11132	16614	22740	54259	6800	6200
e) Over 6 months to one year	536072	774765	10426	44495	22572	29888	4300	25900
f) Over one year to 3 years	3008518	2622951	127339	128518	164280	123734	76400	53900
g) Over 3 years to 5 years	2226908	3126089	112769	135317	149910	167916	51700	45000
h) Over 5 years	6259862	7713309	351114	420676	585801	707914	214600	308100
V. Foreign Currency Assets	3189941	3462210	14099	18913	93833	121195	9300	33800
a) 1-14 days	1739638	1414664	13055	18913	83900	57427	700	3300
b) 15-28 days	202923	167912	139	-	488	12150	0	3900
c) 29 days to 3 months	571482	575961	905	-	6622	18564	3000	16700
d) Over 3 months to 6 months	404535	610489	-	-	2396	28821	5200	9500

e) Over 6 months to one year	173732	359815	-	-	0	3155	400	-
f) Over one year to 3 years	62469	179849	-	-	203	1078	-	400
g) Over 3 years to 5 years	4358	110850	-	-	224	-	-	-
h) Over 5 years	30804	42670	-	-	0	-	-	-

VI. Foreign Currency Liabilities	2054718	2214815	17566	46260	37550	72659	9300	33800
a) 1-14 days	787464	697016	4570	11578	6200	14638	1200	8100
b) 15-28 days	19868	87553	134	2578	570	7579	1000	3000
c) 29 days to 3 months	103714	268474	555	14121	2582	22986	500	13000
d) Over 3 months to 6 months	170415	239627	1737	7620	4876	4569	1500	3800
e) Over 6 months to one year	430623	358747	3617	2827	10677	11461	1600	2900
f) Over one year to 3 years	533035	563006	6953	7536	12645	11426	3500	3000
g) Over 3 years to 5 years	9599	386	-	-	-	-	-	-
h) Over 5 years	-	6	-	-	-	-	-	-

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2002	2003	2002	2003	2002	2003	2002	2003
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
I. Deposits	848134	878792	1368487	1757970	760266	905097	1345968	1592629
a) 1-14 days	62083	47683	88544	203767	64067	83651	97073	104319
b) 15-28 days	11544	12141	7276	21695	22785	37711	28320	31449
c) 29 days to 3 months	22580	27571	34899	133977	44312	63651	103953	110741
d) Over 3 months to 6 months	28053	41955	43671	126022	51585	68506	132155	160869
e) Over 6 months to one year	54002	42429	72710	321459	98175	118660	210215	215048
f) Over one year to 3 years	209183	226509	368183	602475	410198	462218	713299	888051
g) Over 3 years to 5 years	215680	230370	143915	181923	43284	42435	43477	57218
h) Over 5 years	245009	250134	609289	166652	25860	28265	17476	24934
II. Borrowings	6529	17022	4867	3138	59	14534	6396	4840
a) 1-14 days	5510	16434	4500	95	0	14500	3952	1021
b) 15-28 days	-		0		0	0	0	2463
c) 29 days to 3 months	51	2	28	35	4	1	124	1008
d) Over 3 months to 6 months	222	104	129	188	2	2	444	106
e) Over 6 months to one year	207	171	144	235	28	15	478	182
f) Over one year to 3 years	514	285	54	940	22	15	950	43
g) Over 3 years to 5 years	22	8	12	924	2	1	382	17

h) Over 5 years	3	18	0	721	1	0	66
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III. Loans and Advances	466430	521211	867879	1074640	411107	464880	743551	917065
a) 1-14 days	40659	42637	57330	76839	45500	67552	109769	170394
b) 15-28 days	2773	12280	55990	68797	6469	16161	17162	25164
c) 29 days to 3 months	18608	24693	107015	178267	31587	31877	16725	40411
d) Over 3 months to 6 months	26081	20541	87818	86682	16254	31542	11659	19319
e) Over 6 months to one year	55538	21679	195033	147042	24666	20582	17726	43269
f) Over one year to 3 years	221540	278653	215262	293408	208914	218355	411597	493349
g) Over 3 years to 5 years	43813	65510	71164	109980	21866	37419	58970	61509
h) Over 5 years	57418	55218	78267	113625	55851	41392	99943	63650

	(Amount in Rs. Lakh)							
Maturity-wise Liabilities/Assets	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2002	2003	2002	2003	2002	2003	2002	2003
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
IV. Investments (at book value)	417034	477138	570497	812206	354280	475954	637216	803873
a) 1-14 days	200	1927	972	73019	3422	8684	1939	17618
b) 15-28 days	0	2469	0	3485	13	0	0	7420
c) 29 days to 3 months	2221	4712	6117	14988	8067	7577	38078	31638
d) Over 3 months to 6 months	74	5419	9335	12975	8497	4871	29771	19887
e) Over 6 months to one year	15394	4352	7721	31092	7870	3326	13490	10518
f) Over one year to 3 years	47401	49373	130092	108605	47167	60201	60448	52063
g) Over 3 years to 5 years	48891	60374	102579	114405	56405	140150	70191	84897
h) Over 5 years	302853	348512	313681	453637	222839	251145	423299	579832
V. Foreign Currency Assets	33822	24138	44884	82882	23130	45714	144519	135388
a) 1-14 days	15410	17902	10191	10776	6902	5731	11232	2720
b) 15-28 days	0	2040	2007	5050	2933	5541	15914	13917
c) 29 days to 3 months	0		12207	46578	7145	17808	18193	41276
d) Over 3 months to 6 months	10120	4196	18355	15730	1557	8964	33165	45101
e) Over 6 months to one year	0		715	1519	488	95	29415	17588
f) Over one year to 3 years	0		921	1877	4105	7575	36600	5126
g) Over 3 years to 5 years	0		488	1212	0	0	0	9660

h) Over 5 years	8292		0	140	0	0	0	
VI. Foreign Currency Liabilities	26499	39038	37675	69457	23130	45714	144519	135388
a) 1-14 days	4105	19500	1879	2432	6219	11791	12928	16111
b) 15-28 days	0		1058	3188	141	6806	1319	5368
c) 29 days to 3 months	0	960	2770	28036	877	11131	9932	11205
d) Over 3 months to 6 months	0	6882	12709	16563	1465	2718	13454	16487
e) Over 6 months to one year	0	5219	7515	7599	3848	5051	37300	26135
f) Over one year to 3 years	22394	6477	11689	11639	10580	8217	69586	60082
g) Over 3 years to 5 years			55		0	0	0	
h) Over 5 years			0		0	0	0	

TABLE B15 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULE
COMMERCIAL BANKS (EXCLUDING RRBs) : 2002 AND 2003 NATIONALISED BANKS

(Amount in Rs. Lakh)								
Maturity-wise Liabilities/Assets	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Deposits	2266594	2546338	1849077	2106185	5011900	6636636	5971060	6445360
a) 1-14 days	82370	70555	136611	98980	834300	632397	1090684	1044538
b) 15-28 days	50795	40595	32587	51787	70800	165131	288606	263291
c) 29 days to 3 months	155898	168174	126098	159589	273200	540706	475423	503504
d) Over 3 months to 6 months	158607	180675	149359	232881	371600	515020	338765	421826
e) Over 6 months to one year	300362	395582	328099	416558	489300	864925	571593	579059
f) Over one year to 3 years	665235	701437	957037	1012989	2795200	3579914	2630505	2979654
g) Over 3 years to 5 years	338938	380750	58067	81341	117000	199303	303193	375236
h) Over 5 years	514389	608570	61219	52060	60500	139240	272291	278252
II. Borrowings	6057	4369	21904	99063	69300	62533	334771	402693
a) 1-14 days	3	59	3014	13471	30700	1275	131652	110263
b) 15-28 days	3	0	24	2386	0	2	9564	27500
c) 29 days to 3 months	413	881	140	5762	0	53	62487	190792
d) Over 3 months to 6 months	407	514	3468	38019	5800	34693	63850	14774
e) Over 6 months to one year	828	316	3473	5609	5900	4200	58575	50597
f) Over one year to 3 years	2812	2389	8116	16484	11800	13820	4834	6649

g) Over 3 years to 5 years	1493	210	1891	6978	9300	3525	3340	1876
h) Over 5 years	98	0	1778	10354	5800	4965	469	242

III. Loans and Advances	1099250	1254360	967772	1151293	2811500	3534810	3831078	4263318
a) 1-14 days	24787	37605	63684	32546	500400	485686	368625	463984
b) 15-28 days	11550	14752	20941	47953	65700	79391	130206	109677
c) 29 days to 3 months	48296	56354	61706	75633	239600	344758	285919	415862
d) Over 3 months to 6 months	41588	77792	91116	113903	191600	255761	385268	386715
e) Over 6 months to one year	69860	113348	134709	172158	145600	213294	604148	383546
f) Over one year to 3 years	483360	475743	414728	496036	1080000	1355676	1007621	1508026
g) Over 3 years to 5 years	191495	211326	103743	140958	264800	408221	606142	544274
h) Over 5 years	228314	267440	77145	72106	323800	392023	443149	451234

TABLE B15 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs) : 2002 AND 2003

NATIONALISED BANKS

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Investments (at book value)	1035803	1237172	844633	1051765	2188700	3017938	2208353	2443484
a) 1-14 days	621	8833	3312	12604	11000	2652	10487	18711
b) 15-28 days	446	500	1364	9795	23600	4068	8909	16940
c) 29 days to 3 months	10020	4433	34893	21054	124800	27692	38960	41298
d) Over 3 months to 6 months	21414	12103	14225	13279	19600	24115	57878	56158
e) Over 6 months to one year	15571	10412	14590	13390	16500	26511	74982	99432
f) Over one year to 3 years	109500	137500	139168	141926	228400	314308	241891	405795
g) Over 3 years to 5 years	131471	137935	148377	130971	389200	550086	506397	543353
h) Over 5 years	746760	925456	488704	708746	1375600	2068506	1268849	1261797
V. Foreign Currency Assets	14852	13239	27423	48441	1866700	1400751	765002	657934
a) 1-14 days	9955	6127	15739	4476	341700	252145	199447	116922
b) 15-28 days	0	127	1321	1921	175800	65691	73888	37409
c) 29 days to 3 months	1021	1662	8601	10809	335200	165116	130520	275146
d) Over 3 months to 6 months	3876	4436	1073	20824	356800	158826	179061	140748
e) Over 6 months to one year	0	0	218	6905	203100	88861	147304	49918
f) Over one year to 3 years	0	887	353	2127	231700	319227	30534	34674

g) Over 3 years to 5 years	0	0	118	758	72300	275087	3743	2819
h) Over 5 years	0	0	0	621	150100	75798	505	298
VI. Foreign Currency Liabilities	14852	13239	17950	23888	1726500	1457184	728274	655168
a) 1-14 days	8453	5266	3130	3852	403400	145570	179954	54402
b) 15-28 days	468	408	298	417	207400	88565	58892	9742
c) 29 days to 3 months	1438	1785	1996	1501	327500	220965	86205	206150
d) Over 3 months to 6 months	2138	1264	3352	2555	313200	188270	103228	75283
e) Over 6 months to one year	1618	2512	6837	8522	189100	171220	103145	106429
f) Over one year to 3 years	734	2004	2337	6515	213100	527732	182697	191393
g) Over 3 years to 5 years	3	0	0	480	45300	46363	14153	11718
h) Over 5 years	0	0	0	46	27500	68499	0	51

Source: Annual accounts of banks of respective years.