

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	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
I. Deposits	1913063	2217575	6403000	7209482	4638082	5045085	1892427	2172457
a) 1-14 days	64427	69242	508567	460804	140113	185944	179845	134179
b) 15-28 days	12824	20373	185151	243747	24904	51385	55672	33873
c) 29 days to 3 months	65813	39390	458341	619484	64783	149977	191913	241284
d) Over 3 months to 6 months	38683	52364	438004	478645	78465	131267	184174	150311
e) Over 6 months to one year	66450	117776	828248	691216	100627	168213	294811	369614
f) Over one year to 3 years	726469	801695	2011608	1108911	3581692	1653608	913774	1118157
g) Over 3 years to 5 years	349543	406139	511580	563439	429759	1006799	49798	86866
h) Over 5 years	588854	710596	1461501	3043236	217739	1697892	22440	38173
II. Borrowings	33399	30387	159363	9382	22707	14699	142355	80334
a) 1-14 days	10037	18	2198	79	5389	415	86075	15833
b) 15-28 days	0	0	2200	432	13		0	
c) 29 days to 3 months	81	79	1779	6160	66	2	2000	11600
d) Over 3 months to 6 months	2641	3290	5687	715	2221	2493	52000	27968
e) Over 6 months to one year	3078	4154	4390	875	1897	1972	2000	20926

f) Over one year to 3 years	9456	13781	29701	164	6246	5241	280	2942
g) Over 3 years to 5 years	5313	5820	6315	895	1527	1543	0	802
h) Over 5 years	2793	3245	107093	62	5348	3033	0	263

III. Loans and Advances	825512	950814	3312671	4047160	2096213	2264977	1098741	1202917
a) 1-14 days	119358	102381	385731	454004	70214	74690	83118	137985
b) 15-28 days	16528	47649	202162	217351	37384	35281	32600	46084
c) 29 days to 3 months	58359	82008	420840	516908	76604	92642	42019	61059
d) Over 3 months to 6 months	59013	47730	244777	285581	66554	99544	113066	82896
e) Over 6 months to one year	156081	53032	714592	685456	81514	97628	155643	113618
f) Over one year to 3 years	221389	487525	692991	935153	1216455	1286886	301604	359758
g) Over 3 years to 5 years	124568	82138	283019	347129	245911	288880	84148	136775
h) Over 5 years	70216	48351	368559	605578	301577	289426	286543	264742

(Amount in Rs. Lakh)

Maturity-wise Liabilities/ Assets	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
IV. Investments (at book value)	993490	1182692	2322011	3045824	2109981	2604535	805649	1066990
a) 1-14 days	0	12340	26964	52878	15943	1106	185	3117
b) 15-28 days	0	797	2056	30194	5000	6989	200	6414
c) 29 days to 3 months	9122	14234	130869	94204	79619	21479	12204	74649
d) Over 3 months to 6 months	23042	4955	45968	54291	16314	26956	20450	41590
e) Over 6 months to one year	16510	15567	92806	77530	44992	31053	13382	87664
f) Over one year to 3 years	118701	129096	294564	387420	228860	258671	120595	169072
g) Over 3 years to 5 years	187148	230787	280290	341888	364659	460437	118868	141766
h) Over 5 years	638967	774916	1448494	2007419	1354594	1797844	519765	542718
V. Foreign Currency Assets	275531	338244	500273	615883	109866	68622	267776	287421
a) 1-14 days	32711	37686	24166	114918	44100	13468	95279	34308
b) 15-28 days	1655	17420	28255	39906	500	4179	2104	2731
c) 29 days to 3 months	97736	140407	149738	140807	29397	22781	76273	109731
d) Over 3 months to 6 months	82855	79418	104081	187489	19338	23007	39473	56287
e) Over 6 months to one year	60574	62221	8813	54650	14033	2334	28980	53284
f) Over one year to 3 years	0	1092	141784	46208	1685	2853	25667	19080

g) Over 3 years to 5 years	0	0	13971	11021	813		0	12000
h) Over 5 years	0	0	29465	20884	0		0	

VI. Foreign Currency Liabilities	301129	250585	505275	602402	87656	81437	96642	184752
a) 1-14 days	37833	26294	120243	153519	23474	18787	10597	18441
b) 15-28 days	1645	2292	8325	34963	1596	1450	1168	1057
c) 29 days to 3 months	103653	88017	43861	79874	2852	8473	48940	96297
d) Over 3 months to 6 months	83167	72869	74274	63815	5576	5964	23316	36490
e) Over 6 months to one year	73630	56991	121361	97068	17509	17124	11905	32296
f) Over one year to 3 years	1201	4103	137016	173163	36649	29639	716	171
g) Over 3 years to 5 years	0	19	0		0		0	
h) Over 5 years	0	0	195		0		0	

(Amount in Rs. Lakh)

Maturity-wise Liabilities/ Assets	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2002	2003	2002	2003	2002	2003	2002	2003
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
I. Deposits	1535469	1649126	2403884	2701593	3180848	3669859	2848839	2980909
a) 1-14 days	119752	111329	179517	197713	344058	148960	241603	287297
b) 15-28 days	34904	35953	99484	127107	95495	50983	89174	88996
c) 29 days to 3 months	93978	94219	177574	196634	284213	147257	231500	341845
d) Over 3 months to 6 months	95341	120816	231708	225668	343778	96990	251029	301099
e) Over 6 months to one year	211607	254759	286994	342434	436207	123780	567270	708931
f) Over one year to 3 years	873457	925309	1118024	1283418	1570595	403769	1244174	541613
g) Over 3 years to 5 years	68525	68992	206524	204264	61246	940682	168351	651629
h) Over 5 years	37905	37749	104059	124355	45256	1757438	55738	59499
II. Borrowings	26625	22821	37205	44921	15091	35597	61738	76602
a) 1-14 days	10255	3	8241	17832	101	2065	150	3
b) 15-28 days	0		0	0	0		0	0
c) 29 days to 3 months	827	10165	1781	997	980	2246	21	12007
d) Over 3 months to 6 months	1832	1604	3163	1230	1487	1775	51119	54670
e) Over 6 months to one year	2560	1985	3320	38	1462	1555	1066	9883
f) Over one year to 3 years	7924	6605	14990	120	6049	26130	3960	28

g) Over 3 years to 5 years	2686	1761	2951	88	4502	1214	2761	11
h) Over 5 years	541	698	2759	24616	510	612	2661	0

III. Loans and Advances	752296	843560	1090836	1227499	1602338	1843127	1415787	1652429
a) 1-14 days	33109	23367	123853	147808	506052	270254	116928	88051
b) 15-28 days	13409	13562	153974	84106	42670	47115	42090	18371
c) 29 days to 3 months	36754	33679	27298	42165	119639	98237	87932	45926
d) Over 3 months to 6 months	17536	31731	48762	52239	95168	106785	100869	39197
e) Over 6 months to one year	30554	43929	45346	83762	109590	146547	364884	314974
f) Over one year to 3 years	268242	477194	400755	534230	215888	500125	318518	223969
g) Over 3 years to 5 years	226788	75048	115819	133330	400248	314708	162250	640048
h) Over 5 years	125904	145050	175029	149859	113083	359356	222316	281893

(Amount in Rs. Lakh)

Maturity-wise Liabilities/ Assets	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2002	2003	2002	2003	2002	2003	2002	2003
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
IV. Investments (at book value)	764806	850038	1240807	1483901	1506917	1870032	1372435	1479654
a) 1-14 days	1706	13001	16636	1916	844	36792	885	975
b) 15-28 days	-	1100	16636	120	3449	11121	843	2424
c) 29 days to 3 months	1414	9265	21746	12960	10398	28466	10391	6905
d) Over 3 months to 6 months	17712	7409	4362	10718	23423	21629	14900	24217
e) Over 6 months to one year	39100	21180	16352	15593	34081	73592	30477	30491
f) Over one year to 3 years	105252	118706	88366	101626	213020	229214	195846	209841
g) Over 3 years to 5 years	57588	65728	187494	196510	181348	186624	190824	193967
h) Over 5 years	542034	613649	889215	1144458	1040354	1282594	928269	1010834
V. Foreign Currency Assets	50368	59596	172143	156162	381087	375135	35176	52892
a) 1-14 days	17429	18305	23653	77833	75470	71691	5377	8212
b) 15-28 days	6146	10844	67553	19651	16195	19608	2119	3680
c) 29 days to 3 months	14487	13753	4276	2878	92511	75395	14886	25540
d) Over 3 months to 6 months	12055	14997	15199	1680	44802	46046	11791	12630
e) Over 6 months to one year	251	1697	7659	10865	14432	45604	1003	2830
f) Over one year to 3 years	-	-	16571	21800	68853	62480	-	-

g) Over 3 years to 5 years	-	-	10322	14732	22128	28996	-	-
h) Over 5 years	-	-	26910	6723	46696	25315	-	-
		-						
VI. Foreign Currency Liabilities	28512	39040	114263	88297	387290	382938	35176	53543
a) 1-14 days	4204	5576	9972	17145	81030	86853	7227	6285
b) 15-28 days	522	641	34449	31283	18951	14628	1382	977
c) 29 days to 3 months	2009	12852	26333	12592	42883	43573	3832	14673
d) Over 3 months to 6 months	2021	3388	12397	7639	37257	36455	5008	11449
e) Over 6 months to one year	6978	5715	9429	9672	55995	63526	10842	8706
f) Over one year to 3 years	12778	10868	21683	9966	73517	87765	6885	11453
g) Over 3 years to 5 years	-		-	-	7988	7241	-	-
h) Over 5 years	-		-	-	69669	42897		-

(Amount in Rs. Lakh)

Maturity-wise Liabilities/ Assets	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	2002	2003	2002	2003	2002	2003	2002	2003
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
I. Deposits	1248261	1322362	6412347	7581350	2585792	2839148	3979386	4474862
a) 1-14 days	116059	135264	316419	510075	156738	151340	285174	282176
b) 15-28 days	24894	26825	149553	188010	47294	49161	98510	80136
c) 29 days to 3 months	85854	94468	242493	503520	163450	177967	257040	307169
d) Over 3 months to 6 months	120706	110736	281468	507515	178879	159583	308874	375524
e) Over 6 months to one year	203270	217858	350627	759670	269293	305969	503670	586914
f) Over one year to 3 years	435908	428057	3359611	4720545	1184632	1321899	2235424	2426685
g) Over 3 years to 5 years	105027	117526	109945	250850	157958	181638	192842	267217
h) Over 5 years	156543	191628	1602231	141165	427548	491591	97852	149041
II. Borrowings	7084	2476	40857	66216	29544	28956	5330	44207
a) 1-14 days	4287	839	27204	1902	220	206	408	42527
b) 15-28 days	0	0	0	4801	0		3	3
c) 29 days to 3 months	91	74	166	1590	253	265	9	15
d) Over 3 months to 6 months	493	347	1599	36370	44	46	463	213
e) Over 6 months to one year	485	346	1715	1131	345	320	676	246
f) Over one year to 3 years	1401	779	5831	19637	7471	7347	2593	678

g) Over 3 years to 5 years	284	83	4300	258	14505	20199	1118	157
h) Over 5 years	43	8	42	527	6706	573	60	368

III. Loans and Advances	557674	586915	3436942	4022812	1082945	1241498	2138331	2551484
a) 1-14 days	52578	43728	160636	267835	171892	143108	126938	108091
b) 15-28 days	18170	7128	79908	95610	17900	5464	31660	36767
c) 29 days to 3 months	17878	26865	246725	252684	45066	76334	167044	177011
d) Over 3 months to 6 months	25289	51679	253214	403443	101985	72400	134892	212480
e) Over 6 months to one year	31364	31877	711517	503285	125531	142089	412766	349334
f) Over one year to 3 years	278457	301455	1007242	1383407	477766	571239	858141	1108651
g) Over 3 years to 5 years	53676	52902	425440	472028	66133	86013	192605	234982
h) Over 5 years	80262	71281	552260	644520	76672	144851	214285	324168

(Amount in Rs. Lakh)

Maturity-wise Liabilities/ Assets	As on March 31							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	2002	2003	2002	2003	2002	2003	2001	2002
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
IV. Investments (at book value)	574494	623748	2820717	3403005	1167406	1365218	1540969	1937079
a) 1-14 days	-	5754	12131	79299	12598	38820	2895	45209
b) 15-28 days	4894	-	3503	32088	6491	11247	2224	35715
c) 29 days to 3 months	29146	3406	56464	30669	35934	35053	64448	36421
d) Over 3 months to 6 months	4782	4329	22212	23425	13244	23196	70145	52506
e) Over 6 months to one year	17552	28954	33070	46035	36463	26516	57713	58176
f) Over one year to 3 years	85466	91993	286308	368210	115418	176999	275416	299444
g) Over 3 years to 5 years	100006	93141	328226	368356	210599	175561	241233	279084
h) Over 5 years	332648	396171	2078803	2454923	736659	877826	826895	1130524
V. Foreign Currency Assets	40858	48513	158162	120702	542858	203554	323605	230765
a) 1 -14 days	13359	15402	70185	15118	-	-	50010	20768
b) 15-28 days	1915	4225	34861	1317	183950	48481	10740	8923
c) 29 days to 3 months	5728	10245	18291	32081	199136	89653	62519	49531
d) Over 3 months to 6 months	15886	11487	17801	55056	88031	33023	59903	61750
e) Over 6 months to one year	1250	2619	13687	2335	20574	23137	62615	40465
f) Over one year to 3 years	2720	4535	3199	10100	31120	9260	77818	46574

g) Over 3 years to 5 years	-	-	138	1660	15162	-	-	2754
h) Over 5 years	-	-	0	3035	4885	-	-	
VI. Foreign Currency Liabilities	22272	23180	87121	110155	521553	19124	257113	204390
a) 1-14 days	3446	3309	8393	19690	-	-	34216	31150
b) 15-28 days	1077	657	1407	6657	127833	46349	10832	2821
c) 29 days to 3 months	2455	2210	5126	6210	214572	74229	19217	20027
d) Over 3 months to 6 months	3150	3517	7753	12155	91817	35208	40825	32918
e) Over 6 months to one year	7076	7331	18092	18047	60501	21471	67054	40707
f) Over one year to 3 years	5068	6156	46350	46957	20501	13346	84969	57911
g) Over 3 years to 5 years	-	-	-	401	-	6	-	18856
h) Over 5 years	-	-	-	38	6329	615	-	-

Source: Annual accounts of banks of respective years.