

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

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Bank of Punjab		Bank of Rajasthan		Bharat Overseas Bank		Catholic Syrian Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Deposits	335357	358960	395998	529924	182328	214910	319137	350620
a) 1-14 days	25173	27845	33156	56569	17677	24178	15576	10331
b) 15-28 days	16872	13348	7541	22036	6931	7310	8844	5390
c) 29 days to 3 months	68868	42994	24529	62248	17297	17865	31525	18985
d) Over 3 months to 6 months	32862	28229	29633	40518	13682	20848	36531	22696
e) Over 6 months to one year	56709	33779	44735	61994	40232	37773	52018	34699
f) Over one year to 3 years	119639	206300	136507	160255	76838	65129	112603	144986
g) Over 3 years to 5 years	14781	1433	27460	22570	5450	4407	10856	39369
h) Over 5 years	453	5032	92437	103734	4221	37400	51184	74164
II. Borrowings	5798	14229	4868	4145	7407	5564	1565	152
a) 1-14 days	325	12700	780	50	7400	5560	1068	5
b) 15-28 days	0	1425	0	17	0	0	0	5
c) 29 days to 3 months	3500	0	10	77	0	0	95	38
d) Over 3 months to 6 months	13	15	236	425	1	1	195	32
e) Over 6 months to one year	13	0	313	419	1	1	108	32
f) Over one year to 3 years	1894	89	939	930	4	2	86	27

g) Over 3 years to 5 years	53	0	1481	2168	1	0	11	12
h) Over 5 years	0	0	1109	59	0	0	2	1

III. Loans and Advances	161149	179713	178264	207024	90057	115309	121093	147070
a) 1-14 days	13460	9754	13219	21250	9493	16875	6590	7996
b) 15-28 days	3503	2234	7587	12887	7455	3095	4358	2043
c) 29 days to 3 months	4580	14473	19776	23042	10518	16880	11449	6477
d) Over 3 months to 6 months	5049	8891	16424	29905	6605	8082	10290	4927
e) Over 6 months to one year	9285	9477	53847	29187	6330	11935	13305	7023
f) Over one year to 3 years	105677	99198	32044	43247	39149	39855	50335	95278
g) Over 3 years to 5 years	10877	14456	18493	14160	5088	9312	11012	9997
h) Over 5 years	8718	21230	16874	33346	5419	9275	13754	13329

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Bank of Punjab		Bank of Rajasthan		Bharat Overseas Bank		Catholic Syrian Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Investments (at book value)	137129	148491	188368	264255	66754	81196	135733	180930
a) 1-14 days	500	1000	75	7493	0	0	0	75
b) 15-28 days	1993	0	0	0	247	0	250	0
c) 29 days to 3 months	893	818	1866	2161	820	148	783	80
d) Over 3 months to 6 months	1306	927	2204	3835	867	858	347	2601
e) Over 6 months to one year	2080	4660	1383	2139	1361	2436	303	3676
f) Over one year to 3 years	14119	12241	17639	17438	12206	10399	13732	9950
g) Over 3 years to 5 years	21492	12183	33051	25190	11477	15782	17695	10476
h) Over 5 years	94746	116662	132150	205999	39776	51573	102623	154072
V. Foreign Currency Assets	62234	41219	9223	5177	13124	18018	27429	8309
a) 1-14 days	19269	8176	0	1085	2811	203	4124	1493
b) 15-28 days	1025	744	5806	942	323	572	495	1570
c) 29 days to 3 months	34888	28006	2271	2058	6620	2875	19923	2357
d) Over 3 months to 6 months	6620	3072	0	1092	670	4922	469	986
e) Over 6 months to one year	432	1221	1146	0	900	2577	12	147
f) Over one year to 3 years	0	0	0	0	1800	5626	2406	1482
g) Over 3 years to 5 years	0	0	0	0	0	651	0	146
h) Over 5 years	0	0	0	0	0	592	0	128

VI. Foreign Currency Liabilities	62076	41360	2718	2980	540	35306	16682	15304
a) 1-14 days	13587	5821	0	922	540	1472	1596	275
b) 15-28 days	617	1935	1081	5	0	509	152	1126
c) 29 days to 3 months	29985	19431	87	169	0	4869	1280	1275
d) Over 3 months to 6 months	16504	8611	0	677	0	3854	2041	3631
e) Over 6 months to one year	632	3474	767	488	0	11495	4706	3147
f) Over one year to 3 years	751	2088	783	719	0	13107	6907	5850
g) Over 3 years to 5 years	0	0	0	0	0	0	0	0
h) Over 5 years	0	0	0	0	0	0	0	0

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
I. Deposits	353499	283472	197371	231737	369175	326584	165723	183790
a) 1-14 days	19820	33393	16108	13981	56913	47624	11158	12912
b) 15-28 days	10492	12303	5148	5253	30344	25703	8821	12024
c) 29 days to 3 months	30632	48426	21422	20308	86479	76588	17070	18139
d) Over 3 months to 6 months	41094	38628	31454	31594	53238	55835	15988	16498
e) Over 6 months to one year	86014	43320	35056	43517	73521	57686	26182	28332
f) Over one year to 3 years	145963	94769	81296	107124	64866	52414	74734	84006
g) Over 3 years to 5 years	15822	11967	4619	9124	2986	9082	10665	11100
h) Over 5 years	3662	666	2268	836	828	1652	1105	779
II. Borrowings	9191	6048	1054	1116	2924	29992	1525	3355
a) 1-14 days	7594	5148	570	10	2136	6489	1000	3250
b) 15-28 days	0	0	61	0	0	2	20	0
c) 29 days to 3 months	0	450	108	23	780	2496	32	0
d) Over 3 months to 6 months	650	0	55	975	0	4755	353	0
e) Over 6 months to one year	650	450	90	33	8	1250	61	105
f) Over one year to 3 years	297	0	145	75	0	15000	48	0
g) Over 3 years to 5 years	0	0	25	0	0	0	11	0
h) Over 5 years	0	0	0	0	0	0	0	0

III. Loans and Advances	162597	131372	101105	121447	225923	248837	91770	108049
a) 1-14 days	6422	14028	14164	16828	16370	19485	12205	14484
b) 15-28 days	6484	6327	3141	3354	8891	12326	5495	6568
c) 29 days to 3 months	27163	16556	7686	7017	37026	28728	5137	39299
d) Over 3 months to 6 months	17041	13028	3300	4014	15518	22732	3968	7918
e) Over 6 months to one year	29940	22894	3470	14063	35407	26939	4372	5608
f) Over one year to 3 years	52414	44272	44298	57437	66810	86056	33978	9289
g) Over 3 years to 5 years	6516	10567	15225	11899	28279	37437	10348	16595
h) Over 5 years	16617	3700	9821	6835	17622	15134	16267	8288

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
IV. Investments (at book value)	122722	99925	91120	109919	120820	122376	65131	67508
a) 1-14 days	5889	16686	10	592	75	19166	0	2
b) 15-28 days	2963	11034	0	0	0	0	0	0
c) 29 days to 3 months	9455	13593	89	408	11537	184	295	1128
d) Over 3 months to 6 months	14770	14109	124	851	25375	10497	476	1430
e) Over 6 months to one year	24795	11729	274	1434	5101	13894	1715	2504
f) Over one year to 3 years	50344	27172	15782	12417	31744	29568	9367	5424
g) Over 3 years to 5 years	11644	4355	15788	16825	4339	17619	5686	8567
h) Over 5 years	2862	1247	59053	77392	42649	31448	47592	48453
V. Foreign Currency Assets	2085	1006	15911	13421	51356	146415	19353	20693
a) 1-14 days	1374	677	2760	2927	7633	66970	3752	0
b) 15-28 days	0	0	610	1077	9021	5814	1056	2934
c) 29 days to 3 months	0	154	7269	1644	26381	47663	4965	473
d) Over 3 months to 6 months	0	175	1621	3379	6617	17410	3082	10910
e) Over 6 months to one year	711	0	2457	2507	1422	8218	6498	3388
f) Over one year to 3 years	0	0	435	898	282	340	0	2988
g) Over 3 years to 5 years	0	0	536	201	0	0	0	0
h) Over 5 years	0	0	223	788	0	0	0	0

VI. Foreign Currency Liabilities	20250	5256	15911	13419	51356	146415	18865	20635
a) 1-14 days	9586	954	2439	2886	12610	65458	2588	0
b) 15-28 days	134	71	207	540	8314	4646	1098	2847
c) 29 days to 3 months	3313	489	7413	2311	21032	48135	4917	1727
d) Over 3 months to 6 months	2018	1035	2993	4291	7234	19704	3047	9235
e) Over 6 months to one year	3910	1482	2630	2625	1884	8320	4637	1580
f) Over one year to 3 years	1289	1225	229	766	282	152	2578	2823
g) Over 3 years to 5 years	0	0	0	0	0	0	0	2423
h) Over 5 years	0	0	0	0	0	0	0	0

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
I. Deposits	886391	1094742	17823	18790	644307	692092	1765381	2237607
a) 1-14 days	53696	53429	1579	1845	51697	49282	178174	204027
b) 15-28 days	19393	31616	500	497	29009	23316	54699	107775
c) 29 days to 3 months	81803	136322	1191	1322	114436	91672	141345	112812
d) Over 3 months to 6 months	142860	122250	1772	1620	41803	54872	115082	116864
e) Over 6 months to one year	154986	168303	2677	2474	83207	63966	363601	349224
f) Over one year to 3 years	406352	529272	6860	7278	142309	183756	859037	1323148
g) Over 3 years to 5 years	16576	32207	1675	2196	32515	3415	52964	23757
h) Over 5 years	10725	21343	1569	1558	149331	221813	479	0
II. Borrowings	39279	8468	34	20	6425	2641	182302	254465
a) 1-14 days	16477	0	0	0	3618	1214	165895	80879
b) 15-28 days	44	0	0	0	0	0	1345	36220
c) 29 days to 3 months	5163	1658	2	2	276	71	4251	49750
d) Over 3 months to 6 months	6131	5060	3	2	210	215	10512	86269
e) Over 6 months to one year	7835	734	9	3	495	281	100	0
f) Over one year to 3 years	2873	470	13	11	1122	758	0	0
g) Over 3 years to 5 years	390	263	6	2	575	100	199	0
h) Over 5 years	366	283	1	0	129	2	0	1347

III. Loans and Advances	520780	621752	8891	11447	303263	327610	715272	1182986
a) 1-14 days	46627	26961	1117	1140	69139	71758	168596	284310
b) 15-28 days	9969	35458	200	112	12924	11481	56867	95717
c) 29 days to 3 months	47964	53147	654	633	21560	15206	204061	337996
d) Over 3 months to 6 months	29544	27674	661	690	19205	11604	96037	109642
e) Over 6 months to one year	43514	55215	981	935	4852	6137	19203	84716
f) Over one year to 3 years	186113	220008	3227	3381	99638	90953	132074	229650
g) Over 3 years to 5 years	60652	69068	1636	2136	46539	64087	30146	22322
h) Over 5 years	96397	134221	415	2420	29406	56384	8288	18633

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
IV. Investments (at book value)	375533	455168	4111	4906	290009	249873	1172167	1387108
a) 1-14 days	6039	1523	0	0	17059	2962	130271	217106
b) 15-28 days	11777	3458	0	0	29485	30986	42658	45440
c) 29 days to 3 months	9546	3390	5	75	10527	42216	184474	167521
d) Over 3 months to 6 months	3268	1957	21	30	22919	13965	82771	54134
e) Over 6 months to one year	9056	15896	28	160	19953	29587	168381	127183
f) Over one year to 3 years	58126	56001	385	551	55109	51387	390783	509559
g) Over 3 years to 5 years	27108	26481	640	519	70373	8882	79949	81826
h) Over 5 years	250613	346462	3032	3571	64584	69888	92880	184339
V. Foreign Currency Assets	27619	39989	0	0	4511	1177	46109	169515
a) 1-14 days	11400	10051	0	0	3822	1177	28418	35334
b) 15-28 days	6240	6550	0	0	0	0	3935	10413
c) 29 days to 3 months	7015	13517	0	0	0	0	4755	57895
d) Over 3 months to 6 months	1373	2241	0	0	0	0	7476	32023
e) Over 6 months to one year	420	1622	0	0	689	0	1525	3458
f) Over one year to 3 years	1171	0	0	0	0	0	0	28184
g) Over 3 years to 5 years	0	3003	0	0	0	0	0	1766
h) Over 5 years	0	3005	0	0	0	0	0	442

VI. Foreign Currency Liabilities	79542	82261	0	0	37404	1263	77077	127930
a) 1-14 days	1131	1615	0	0	5518	313	2670	16434
b) 15-28 days	800	1501	0	0	435	0	893	3254
c) 29 days to 3 months	4739	6938	0	0	10153	950	4268	9818
d) Over 3 months to 6 months	10742	15790	0	0	6581	0	9019	9970
e) Over 6 months to one year	22457	16156	0	0	12438	0	16135	16663
f) Over one year to 3 years	39673	40261	0	0	2279	0	44088	71788
g) Over 3 years to 5 years	0	0	0	0	0	0	4	3
h) Over 5 years	0	0	0	0	0	0	0	0

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	ICICI Bank		IDBI Bank		IndusInd Bank		Jammu & K ashmir Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)

I. Deposits	3090948	4674773	523450	603229	757853	813756	1212191	1467490
a) 1-14 days	315206	401410	62467	123030	110709	114018	108433	150932
b) 15-28 days	92177	142757	19250	40153	63469	66571	41862	71751
c) 29 days to 3 months	481706	677907	91874	99917	269370	185768	148883	133923
d) Over 3 months to 6 months	277906	263692	42805	56333	101255	102384	117769	120628
e) Over 6 months to one year	579855	1027630	55597	53562	81858	158046	142822	183778
f) Over one year to 3 years	1289359	1986212	248539	222639	118851	167152	519957	588486
g) Over 3 years to 5 years	40318	106315	2907	5980	8777	13031	75936	127764
h) Over 5 years	14421	68850	11	1615	3564	6786	56529	90228
II. Borrowings	4004567	2746530	118916	121718	85940	20263	17483	21589
a) 1-14 days	99649	67157	91806	49640	47481	20263	0	17085
b) 15-28 days	149971	30354	15002	21064	4991	0	0	0
c) 29 days to 3 months	441520	174450	10497	41014	16395	0	41	7
d) Over 3 months to 6 months	322932	181115	181	10000	17073	0	15415	677
e) Over 6 months to one year	894286	493661	1398	0	0	0	407	675
f) Over one year to 3 years	1416256	1296678	30	0	0	0	1103	2396
g) Over 3 years to 5 years	395130	220799	0	0	0	0	436	728
h) Over 5 years	284823	282316	2	0	0	0	81	21

III. Loans and Advances	4424151	4641273	317217	450088	554403	519876	642388	801094
a) 1 -14 days	82564	141653	64675	43315	37856	35760	50488	83934
b) 15-28 days	35692	18100	10456	21070	50840	51755	26415	37618
c) 29 days to 3 months	255294	185925	36820	97323	118260	80829	24756	56335
d) Over 3 months to 6 months	233150	170529	27863	44577	91617	67492	23100	48597
e) Over 6 months to one year	371087	400596	58334	32989	65826	102572	53025	70955
f) Over one year to 3 years	1322562	1486602	78244	95208	68474	111297	316428	360215
g) Over 3 years to 5 years	753733	811991	14207	13113	61400	21318	80774	66653
h) Over 5 years	1370069	1425877	26618	102493	60130	48853	67402	76787

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	ICICI Bank		IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
IV. Investments (at book value)	3618790	3546231	276263	241088	248490	253507	575254	673782
a) 1-14 days	131998	328286	1193	1955	11018	11738	17050	14958
b) 15-28 days	68624	219569	2178	5474	11018	8642	2000	16642
c) 29 days to 3 months	289018	364595	24362	7382	11023	30414	48158	24930
d) Over 3 months to 6 months	267530	187361	7512	2350	4219	8928	15085	27356
e) Over 6 months to one year	521877	439435	12199	8175	21269	30201	23010	56530
f) Over one year to 3 years	736576	1102869	57366	62151	31878	20052	40920	107805
g) Over 3 years to 5 years	447461	221734	104114	24555	18432	15191	51045	75194
h) Over 5 years	1155706	682382	67339	129046	139633	128341	377986	350367
V. Foreign Currency Assets	896787	714370	20981	25523	57282	14909	78987	101109
a) 1-14 days	283545	31115	7773	3758	55377	977	20943	7858
b) 15-28 days	131819	5450	445	1691	1008	2640	1547	1969
c) 29 days to 3 months	13840	12028	10363	3672	431	6940	40387	58360
d) Over 3 months to 6 months	17610	20033	2120	8339	92	2194	7570	16955
e) Over 6 months to one year	25284	68893	-	3976	374	105	8540	15967
f) Over one year to 3 years	103836	175752	100	2430	-	2053	-	-
g) Over 3 years to 5 years	128513	115538	180	475	-	-	-	-
h) Over 5 years	192340	285561	-	1182	-	-	-	-

VI. Foreign Currency Liabilities	1038121	825870	14900	25523	82159	49447	79964	100473
a) 1-14 days	11816	22569	9157	2585	40768	7203	16094	9529
b) 15-28 days	2296	2346	195	497	5882	172	1605	83
c) 29 days to 3 months	64888	76848	759	872	5166	1629	36943	55083
d) Over 3 months to 6 months	94738	102015	870	1163	4548	3580	14830	19716
e) Over 6 months to one year	301291	137357	1818	1665	21109	14951	10492	16062
f) Over one year to 3 years	219347	168616	2101	10090	4686	21912	-	-
g) Over 3 years to 5 years	121460	131001	-	-	-	-	-	-
h) Over 5 years	222285	185118	-	8651	-	-	-	-

Source: Annual accounts of banks of respective years.

: See 'Explanatory Notes'.