

(Amount in Rs. Lakh)

Maturity-wise Liabilities/ Assets	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
I. Deposits	700149	829172	418006	512192	247692	277050	150238	163329
a) 1-14 days	39058	42025	20437	58305	23338	22836	11040	12485
b) 15-28 days	12500	16601	16070	26084	5505	10601	5798	3879
c) 29 days to 3 months	82877	80993	51445	56682	22421	36476	17839	20824
d) Over 3 months to 6 months	83741	107884	61327	45308	26946	28268	27067	11018
e) Over 6 months to one year	145457	176118	82430	98617	37685	45335	28069	33014
f) Over one year to 3 years	306691	357068	79491	89117	112802	112167	38101	40050
g) Over 3 years to 5 years	17042	30644	11469	23236	11951	15080	20488	21538
h) Over 5 years	12783	17839	95337	114843	7044	6287	1836	20521
II. Borrowings	9680	16534	30609	26776	3337	6411	464	193
a) 1-14 days	593	75	9830	3280	88	12	6	93
b) 15-28 days	608	1813	0	122	75	0	0	0
c) 29 days to 3 months	2779	5253	269	20098	322	8	62	4
d) Over 3 months to 6 months	2296	5421	15035	1519	468	5060	62	22
e) Over 6 months to one year	571	423	4719	76	330	78	124	19
f) Over one year to 3 years	1297	1320	642	146	730	896	210	25
g) Over 3 years to 5 years	608	625	86	55	1194	252	0	30

h) Over 5 years	928	1604	28	1480	130	105	0	0
III. Loans and Advances	341754	389970	251811	342308	156556	176370	82617	91504
a) 1-14 days	30837	26391	27334	26062	15368	12806	6910	7617
b) 15-28 days	15270	18480	9163	7086	3124	5119	8348	12173
c) 29 days to 3 months	56192	52247	21966	26553	12612	16196	14254	12368
d) Over 3 months to 6 months	44372	30070	13585	17809	15819	18026	4268	1658
e) Over 6 months to one year	14012	25276	17024	26995	16942	18177	11641	16801
f) Over one year to 3 years	100241	117822	107054	166573	62104	78031	24119	27662
g) Over 3 years to 5 years	30450	31779	29236	27673	17543	14883	6427	4685
h) Over 5 years	50380	87905	26449	43557	13044	13132	6650	8540

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
IV. Investments (at book value)	346715	443262	155561	186516	90421	103658	62941	66267
a) 1-14 days	0	10509	3825	75	490	1131	2821	802
b) 15-28 days	0	4150	230	0	0	0	2820	802
c) 29 days to 3 months	433	22304	3894	6489	1082	122	2965	1157
d) Over 3 months to 6 months	708	30289	838	1450	1527	3239	374	120
e) Over 6 months to one year	11802	45787	14802	1992	12459	975	800	3897
f) Over one year to 3 years	15236	104184	21867	13344	8787	12675	6067	5147
g) Over 3 years to 5 years	23169	31656	8734	8216	13308	16234	7013	2563
h) Over 5 years	295367	194383	101371	154950	52768	69282	40081	51779
V. Foreign Currency Assets	24633	33366	6411	9867	1587	2033	4002	1198
a) 1-14 days	3779	10758	1371	2584	1587	266	4002	190
b) 15-28 days	9765	3760	102	76	0	967	0	1008
c) 29 days to 3 months	6523	10386	1524	3454	0	62	0	0
d) Over 3 months to 6 months	666	5386	3379	2860	0	738	0	0
e) Over 6 months to one year	3895	3071	10	290	0	0	0	0
f) Over one year to 3 years	0	5	25	0	0	0	0	0

g) Over 3 years to 5 years	5	0	0	603	0	0	0	0
h) Over 5 years	0	0	0	0	0	0	0	0

VI. Foreign Currency Liabilities	13355	19951	5522	10356	3002	2978	678	847
a) 1-14 days	2920	5717	2730	2605	1325	1006	73	0
b) 15-28 days	803	1744	209	40	53	38	5	2
c) 29 days to 3 months	1310	4377	275	3761	200	206	20	52
d) Over 3 months to 6 months	1922	1462	457	1347	500	186	156	36
e) Over 6 months to one year	4767	3322	1054	857	475	370	190	242
f) Over one year to 3 years	1633	3329	797	1746	449	1172	234	515
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	Nainital Bank		Nedungadi Bank		Ratnakar Bank		Sangli Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
Liabilities/Assets	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
I. Deposits	60801	66871	143806	0	60410	64230	160520	167778
a) 1-14 days	4342	4737	10376		7194	8759	28912	32577
b) 15-28 days	1050	1071	4654		2036	1849	9247	7667
c) 29 days to 3 months	2701	3252	12552		8009	6756	12727	8863
d) Over 3 months to 6 months	3504	4803	14245		6030	5994	7939	8256
e) Over 6 months to one year	5432	7794	23028		8256	10551	14358	12773
f) Over one year to 3 years	37890	40995	64789		25317	26128	72928	81814
g) Over 3 years to 5 years	4493	3174	10354		2455	3051	10251	11866
h) Over 5 years	1389	1045	3808		1113	1142	4158	3962
II. Borrowings	1	14	622	0	393	220	262	688
a) 1-14 days	1	0	566		0	0	202	639
b) 15-28 days	0	0	0		0	0	0	0
c) 29 days to 3 months	0	0	0		4	3	0	0
d) Over 3 months to 6 months	0	1	0		84	72	2	0
e) Over 6 months to one year	0	2	0		83	60	0	0
f) Over one year to 3 years	0	6	56		176	65	3	2

g) Over 3 years to 5 years	0	5	0	36	13	26	21
h) Over 5 years	0	0	0	10	7	29	26

III. Loans and Advances	15879	17739	99127	0	27039	31206	56109	56814
a) 1-14 days	1530	1453	4289		3341	3245	16085	21138
b) 15-28 days	1288	1264	2811		197	713	599	642
c) 29 days to 3 months	1387	1407	1108		908	1755	1368	846
d) Over 3 months to 6 months	266	393	925		2015	2096	2233	3260
e) Over 6 months to one year	500	573	1530		5811	6138	15824	12577
f) Over one year to 3 years	8921	9463	37646		10816	12572	11617	9856
g) Over 3 years to 5 years	1000	1719	25283		2695	2847	4912	5550
h) Over 5 years	987	1467	25535		1256	1840	3471	2945

(Amount in Rs. Lakh)

Maturity-wise Liabilities/ Assets	Nainital Bank		Nedungadi Bank		Ratnakar Bank		Sangli Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
IV. Investments (at book value)	33241	34862	53268	0	25339	27102	68599	95333
a) 1-14 days	0	304	5445		275	995	10013	31986
b) 15-28 days	2	1600	3963		939	1240	18540	932
c) 29 days to 3 months	1102	657	3603		3027	2171	4681	2638
d) Over 3 months to 6 months	1259	489	4392		40	1731	1037	2429
e) Over 6 months to oneyear	515	610	6620		535	2048	602	3253
f) Over one year to 3 years	4440	5452	18713		2845	2045	17344	39370
g) Over 3 years to 5 years	5486	4888	6509		3140	2413	2803	3599
h) Over 5 years	20437	20862	4023		14538	14459	13579	11126
V. Foreign Currency Assets	0	0	11475	0	0	0	1184	1249
a) 1-14 days	0	0	2460		0	0	1108	544
b) 15-28 days	0	0	50		0	0	4	705
c) 29 days to 3 months	0	0	7549		0	0	62	
d) Over 3 months to 6 months	0	0	797		0	0	10	
e) Over 6 months to one year	0	0	615		0	0	0	
f) Over one year to 3 years	0	0	0		0	0	0	

g) Over 3 years to 5 years	0	0	0	0	0	0
h) Over 5 years	0	0	4	0	0	0

VI. Foreign Currency Liabilities	0	0	11475	0	0	0	779	1078
a) 1-14 days	0	0	2310		0	0	546	851
b) 15-28 days	0	0	50		0	0	0	7
c) 29 days to 3 months	0	0	7549		0	0	4	30
d) Over 3 months to 6 months	0	0	797		0	0	14	30
e) Over 6 months to one year	0	0	615		0	0	64	87
f) Over one year to 3 years	0	0	154		0	0	151	73
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

(Amount in Rs. Lakh)

Maturity-wise Liabilities/ Assets	SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank		United Western Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
I. Deposits	41181	38401	591970	686127	372999	408458	449103	539109
a) 1-14 days	524	2788	44493	36853	31604	31781	50772	78801
b) 15-28 days	3101	575	21298	19643	11012	18455	14011	13232
c) 29 days to 3 months	7782	2728	59801	65844	33785	44367	53762	76438
d) Over 3 months to 6 months	9654	3752	75888	63128	38874	39521	40519	52371
e) Over 6 months to one year	6610	13803	74277	78326	72525	60242	80287	92848
f) Over one year to 3 years	10209	13584	267785	348178	185199	179432	184175	199512
g) Over 3 years to 5 years	3301	1068	31240	49173	0	19280	16041	16529
h) Over 5 years	0	103	17188	24982	0	15380	9536	9378
II. Borrowings	3763	0	1907	9489	3032	7276	19779	5174
a) 1-14 days	1763	0	1719	9391	0	135	15553	1277
b) 15-28 days	0	0	0	0	300	135	0	0
c) 29 days to 3 months	2000	0	34	24	300	153	144	94
d) Over 3 months to 6 months	0	0	40	8	2100	5506	538	406
e) Over 6 months to one year	0	0	53	13	332	510	480	362
f) Over one year to 3 years	0	0	58	34	0	754	1684	1492

g) Over 3 years to 5 years	0	0	3	15	0	0	732	798
h) Over 5 years	0	0	0	4	0	83	648	745

III. Loans and Advances	19425	14480	323105	361293	177266	195998	265768	314545
a) 1-14 days	859	1802	47146	86062	10082	13045	40699	60393
b) 15-28 days	1457	636	10781	10387	7926	10496	6113	35251
c) 29 days to 3 months	2941	2235	33173	35758	18557	22761	20540	26870
d) Over 3 months to 6 months	1585	1250	61917	50534	15953	28251	10781	18294
e) Over 6 months to one year	350	148	94287	67595	21209	17727	15644	11261
f) Over one year to 3 years	6389	4613	28439	32458	103539	77236	108832	94543
g) Over 3 years to 5 years	3918	160	24974	29536	0	15523	24473	32574
h) Over 5 years	1926	3636	22388	48963	0	10959	38686	35359

(Amount in Rs. Lakh)

Maturity-wise Liabilities/ Assets	As on March 31							
	SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank		United Western Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
IV. Investments (at book value)	19045	14863	218058	299932	181571	214211	167814	191506
a) 1-14 days	-	-	1199	57726	93	300	10148	22615
b) 15-28 days	-	989	-	66	-	500	14066	16643
c) 29 days to 3 months	518	2969	974	1199	558	2509	14857	18517
d) Over 3 months to 6 months	1542	519	1355	654	5823	7753	10627	13553
e) Over 6 months to one year	100	333	2036	4247	7523	14067	19301	23248
f) Over one year to 3 years	5862	1967	16963	19911	167574	39716	54893	57855
g) Over 3 years to 5 years	3595	-	26985	21447	-	38086	19521	14536
h) Over 5 years	7428	8086	168546	194682	-	111280	24401	24539
V. Foreign Currency Assets	17127	10983	54550	45764	62427	8747	22800	17726
a) 1-14 days	7284	3051	5357	2813	13326	3972	7492	8263
b) 15-28 days	3590	513	6537	4736	2089	252	2082	1379
c) 29 days to 3 months	2972	5843	14831	6958	26272	2538	7694	4120
d) Over 3 months to 6 months	3281	1434	26338	31257	9136	594	1578	1613
e) Over 6 months to one year	-	-	1487	-	9875	9	1520	2351
f) Over one year to 3 years	-	142	-	-	1729	226	1039	-

g) Over 3 years to 5 years	-	-	-	-	285	1395	-
h) Over 5 years	-	-	-	-	871	-	-

VI. Foreign Currency Liabilities	15321	11152	54550	45764	62427	6685	22274	16441
a) 1-14 days	1300	796	3453	1972	13419	702	5566	4900
b) 15-28 days	1670	333	6038	2252	1775	499	1466	519
c) 29 days to 3 months	1859	1719	6279	2075	25972	1565	10176	6053
d) Over 3 months to 6 months	1680	1287	8891	4191	10286	2263	2199	1410
e) Over 6 months to one year	7936	5781	8899	8742	9550	687	2344	3062
f) Over one year to 3 years	876	1236	20990	26532	1425	969	523	497
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-

Maturity-wise Liabilities/ Assets	UTI Bank		ING Vysya Bank Ltd.	
	2002	2003	2002	2003
	(57)	(58)	(59)	(60)

I. Deposits	1228721	1696472	806828	918662
a) 1-14 days	161097	188275	43755	95821
b) 15-28 days	46453	62400	34134	44875
c) 29 days to 3 months	202508	287207	100109	95910
d) Over 3 months to 6 months	211161	230681	89093	141196
e) Over 6 months to one year	256969	290316	141082	182405
f) Over one year to 3 years	321323	572108	352753	317245
g) Over 3 years to 5 years	21688	48630	25987	28525
h) Over 5 years	7522	16855	19915	12685
II. Borrowings	124581	71931	120248	93385
a) 1-14 days	70469	43800	75040	49760
b) 15-28 days	0	0	7052	0
c) 29 days to 3 months	0	3124	14117	15444
d) Over 3 months to 6 months	15643	6420	20270	20091
e) Over 6 months to one year	0	10715	1000	0
f) Over one year to 3 years	269	6747	1000	8090

g) Over 3 years to 5 years	34178	293	1250	0
h) Over 5 years	4022	832	519	0

III. Loans and Advances	535230	717992	441833	561161
a) 1-14 days	110888	89292	17254	99450
b) 15-28 days	10683	7591	16834	35954
c) 29 days to 3 months	23366	59151	71551	55292
d) Over 3 months to 6 months	26091	30569	24369	45870
e) Over 6 months to one year	59092	82162	44557	41623
f) Over one year to 3 years	188804	245934	207757	235306
g) Over 3 years to 5 years	73281	106392	39532	31845
h) Over 5 years	43025	96901	19979	15821

Maturity-wise Liabilities/ Assets	UTI Bank		ING Vysya Bank Ltd.	
	2002	2003	2002	2003
	(57)	(58)	(59)	(60)

IV. Investments (at book value)	663022	784102	359720	364054
a) 1-14 days	12517	199392	5000	10948
b) 15-28 days	58841	22617	12170	12101
c) 29 days to 3 months	102294	144163	3430	16080
d) Over 3 months to 6 months	94957	93927	14086	57474
e) Over 6 months to one year	184329	81679	29657	38037
f) Over one year to 3 years	98577	173072	20258	33724
g) Over 3 years to 5 years	71315	57331	32608	45554
h) Over 5 years	40192	11921	242511	150136
V. Foreign Currency Assets	14485	46525	385030	40942
a) 1-14 days	0	13131	72580	5211
b) 15-28 days	0	0	7143	10872
c) 29 days to 3 months	0	4841	153890	15959
d) Over 3 months to 6 months	10240	6825	102813	6236
e) Over 6 months to one year	1952	4982	48604	2664
f) Over one year to 3 years	1220	7637	0	0

g) Over 3 years to 5 years	1073	9109	0	0
h) Over 5 years	0	0	0	0

VI. Foreign Currency Liabilities	53077	38523	383754	49359
a) 1-14 days	0	12141	53766	21114
b) 15-28 days	0	554	2040	1018
c) 29 days to 3 months	0	1883	160949	10337
d) Over 3 months to 6 months	38274	2447	118724	3205
e) Over 6 months to one year	7890	6701	32964	4135
f) Over one year to 3 years	3467	14797	6527	8615
g) Over 3 years to 5 years	3446	0	5856	647
h) Over 5 years	0	0	2928	288

Source: Annual accounts of banks of respective years.

: See 'Explanatory Notes'.