

TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS — 2004 AND 2005

(Amount in Rs. lakh)

Ratios	As on March 31									
	State Bank of India & its Associates		Nationalised Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2004	2005	2004	2005 \$	2004	2005	2004	2005 *	2004	2005 *
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Deposits	408814	490797	789101	924398	79530	86366	266429	307521	1543876	1809083
a) 1 - 14 days	41960	29828	54556	63278	12346	14567	27398	26617	136261	134292
b) 15 - 28 days	3492	4241	19693	28543	3902	4188	10230	11332	37319	48307
c) 29 days to 3 months	19741	18693	58819	75623	7722	7621	28916	40447	115200	142385
d) Over 3 months to 6 months	17251	20970	62205	74409	4963	4476	29030	36587	113450	136443
e) Over 6 months to one year	38546	78597	95901	120177	7780	15990	40071	50151	182300	264916
f) Over one year to 3 years	142044	147921	310534	351398	36267	33829	108091	126009	596938	659159
g) Over 3 years to 5 years	71021	94226	68646	74298	518	736	11060	8001	151246	177263
h) Over 5 years	74756	96317	118743	136668	6028	4954	11630	8374	211158	246315
Borrowings	3213	3064	12842	66538	25352	30815	31487	30517	72895	130936
a) 1 - 14 days	1444	1061	1333	6194	7484	10915	3411	5418	13673	23589
b) 15 - 28 days	85	190	1210	1889	1399	850	1647	878	4343	3808
c) 29 days to 3 months	538	826	3195	6912	4968	5820	3100	2036	11803	15594
d) Over 3 months to 6 months	277	217	2068	3928	5121	4060	3382	4240	10850	12447
e) Over 6 months to one year	192	197	2882	7641	2650	4371	3967	3785	9692	15996
f) Over one year to 3 years	407	263	1843	13805	3018	3787	10808	9669	16076	27526
g) Over 3 years to 5 years	228	298	197	8573	631	1010	2503	2314	3560	12196
h) Over 5 years	39	9	111	17593	78	—	2665	2174	2895	19777
Loans and Advances	188416	259319	408995	563676	61108	75877	164542	205801	823063	1104675
a) 1 - 14 days	41699	55217	38801	48752	10946	9399	12406	19282	103853	132653
b) 15 - 28 days	12497	4183	11978	16357	3584	4617	4438	4890	32499	30049
c) 29 days to 3 months	15560	10058	32010	42779	9847	13565	13916	20153	71333	86556
d) Over 3 months to 6 months	4953	9086	31873	44903	6841	9166	9872	13180	53540	76336
e) Over 6 months to one year	8646	10994	40999	59918	3802	5671	20459	25588	73907	102172
f) Over one year to 3 years	57622	104681	139649	180114	9978	13586	53766	67545	261016	365927
g) Over 3 years to 5 years	18171	28289	53877	70642	4729	4942	19294	19212	96072	123086
h) Over 5 years	29266	36807	59805	100207	11378	14928	30388	35949	130838	187892

Notes : \$ Includes IDBI Ltd.

* Excludes Sangli Bank.

Source : Compiled from annual accounts of banks of respective years.

TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS — 2004 AND 2005 (Concl.)

(Amount in Rs. lakh)

Ratios	As on March 31									
	State Bank of India & its Associates		Nationalised Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2004	2005	2004	2005 \$	2004	2005	2004	2005 *	2004	2005 *
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Investments (at book value)	243835	256477	377143	424567	41673	42672	136195	139770	798848	863487
a) 1 - 14 days	9008	8813	10589	7374	6538	5629	18455	16697	44592	38514
b) 15 - 28 days	1232	1333	3453	3955	1326	2057	5509	5661	11521	13008
c) 29 days to 3 months	13380	5332	7456	14148	4926	3718	7970	11473	33733	34673
d) Over 3 months to 6 months	5853	19234	4166	13510	3452	5810	6654	9471	20126	48027
e) Over 6 months to one year	2836	3602	6735	14210	2839	5433	9494	11383	21907	34629
f) Over one year to 3 years	29965	37508	43241	49092	12798	11646	28814	30774	114819	129022
g) Over 3 years to 5 years	38122	46504	52033	70984	3536	2589	10883	11668	104576	131746
h) Over 5 years	143436	134147	249467	251291	6254	5787	48412	42639	447571	433865
Foreign Currency Assets	41175	44904	60345	65937	18042	21398	172936	29396	292500	161636
a) 1 - 14 days	17531	19237	14910	12901	5316	6325	28484	6266	66244	44731
b) 15 - 28 days	1305	1963	3669	4615	1177	1501	3841	1447	9993	9527
c) 29 days to 3 months	7063	6366	13458	15941	4297	5696	58254	6577	83073	34582
d) Over 3 months to 6 months	4456	6615	11486	11647	4379	4929	37914	3731	58237	26923
e) Over 6 months to one year	4629	3438	3900	6571	2249	2104	38697	2581	49476	14696
f) Over one year to 3 years	3719	3694	7677	6233	390	609	2347	3693	14135	14231
g) Over 3 years to 5 years	2142	2753	3612	4514	171	185	1017	2135	6944	9589
h) Over 5 years	328	833	1629	3510	59	46	2378	2963	4396	7354
Foreign Currency Liabilities	31214	37740	57253	63532	25175	30456	175237	32509	288880	164238
a) 1 - 14 days	8625	11385	9205	10179	5016	6868	20385	3927	43232	32361
b) 15 - 28 days	1226	2145	3495	4075	1474	956	2630	1676	8827	8854
c) 29 days to 3 months	4680	6702	12342	10335	5722	5959	62728	6375	85473	29372
d) Over 3 months to 6 months	4110	4030	6018	6821	5697	4994	37243	4674	53070	20521
e) Over 6 months to one year	4635	5745	9146	10467	3944	4970	43748	4614	61474	25798
f) Over one year to 3 years	7926	7511	14869	13794	2287	5005	3891	5598	28975	31910
g) Over 3 years to 5 years	9	215	1169	4259	672	880	2578	4028	4430	9384
h) Over 5 years	—	3	1007	3598	359	820	2030	1614	3396	6036

Notes : \$ Includes IDBI Ltd.

* Excludes Sangli Bank.

Source : Compiled from annual accounts of banks of respective years.