

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Dena Bank		IDBI Ltd. #		Indian Bank		Indian Overseas Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
I. Deposits	1834918	2009609		1488772	3044439	3480843	4148258	4424124
a) 1 - 14 days	149363	128312		209581	290212	354843	430119	223640
b) 15 - 28 days	36553	62106		55747	123404	108901	104463	87130
c) 29 days to 3 months	128289	192593		134684	263718	305567	309543	114790
d) Over 3 months to 6 months	142622	136679		90029	227855	338268	402188	134629
e) Over 6 months to one year	271707	235179		105356	359527	410071	691133	158932
f) Over one year to 3 years	991494	1138060		765711	1499654	1692168	901646	424528
g) Over 3 years to 5 years	68496	72706		73537	150398	139513	1260667	1387674
h) Over 5 years	46394	43974		54127	129671	131512	48499	1892801
II. Borrowings	30837	33498		4799564	29892	72459	72947	59068
a) 1 - 14 days	4351	47		176592	9027	46415	10479	5378
b) 15 - 28 days	445	10925		86928	900	1191	7865	8749
c) 29 days to 3 months	16664	21117		145028	1010	1224	368	8816
d) Over 3 months to 6 months	2212	1331		152002	4014	3730	26467	10203
e) Over 6 months to one year	1724	7		548055	3993	2942	23395	6260
f) Over one year to 3 years	3758	37		1200086	6607	14257	3446	4221
g) Over 3 years to 5 years	1106	27		772715	3286	2348	563	1059
h) Over 5 years	577	7		1718158	1055	352	364	14382
III. Loans and Advances	941179	1130859		4138937	1412608	1838010	2129319	2627413
a) 1 - 14 days	66571	84901		157250	252758	130110	317632	289508
b) 15 - 28 days	16340	15948		69060	122718	133134	37968	87046
c) 29 days to 3 months	39157	54276		217335	56656	61474	135054	183548
d) Over 3 months to 6 months	42077	64193		236255	96152	255384	136083	170980
e) Over 6 months to one year	49486	109921		355601	149106	269793	179026	275127
f) Over one year to 3 years	483627	496262		906548	459970	566720	679988	850084
g) Over 3 years to 5 years	89538	89415		637058	138593	225387	332965	423375
h) Over 5 years	154383	215943		1559830	136655	196008	310603	347745

Note : # : See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Dena Bank		IDBI Ltd. #		Indian Bank		Indian Overseas Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
IV. Investments (at book Value)	973641	969695	2505469	1669621	1792099	2019929	1905313	
a) 1 - 14 days	41348	3727	73345	149155	1310	17468	3036	
b) 15 - 28 days	—	633	60222	11484	10677	11163	5702	
c) 29 days to 3 months	4203	12344	135472	17041	78777	33868	24835	
d) Over 3 months to 6 months	13271	13010	97610	1671	39812	23666	24835	
e) Over 6 months to one year	33426	18930	145393	6675	76705	32561	30076	
f) Over one year to 3 years	87393	70961	440949	123088	170758	209367	182368	
g) Over 3 years to 5 years	127509	133775	444516	158503	218944	278666	438325	
h) Over 5 years	666491	716315	1107962	1202004	1195116	1413170	1196136	
V. Foreign Currency Assets	74819	87960	456056	123510	117052	412936	424920	
a) 1 - 14 days	9162	17647	27284	17387	18453	92058	91621	
b) 15 - 28 days	26453	8845	13338	49570	39138	16275	17275	
c) 29 days to 3 months	11440	31738	42984	23316	11321	69742	97038	
d) Over 3 months to 6 months	27129	28541	38235	2970	4146	75399	69408	
e) Over 6 months to one year	459	1189	34909	1217	8432	28820	44412	
f) Over one year to 3 years	176	—	105315	15554	14357	78574	65833	
g) Over 3 years to 5 years	—	—	59511	11685	7955	28098	16812	
h) Over 5 years	—	—	134480	1811	13250	23970	22521	
VI. Foreign Currency Liabilities	51900	66203	610265	81138	72741	379758	413581	
a) 1 - 14 days	7701	6959	1198	2168	13071	72064	89922	
b) 15 - 28 days	1103	11367	294	27938	9329	17706	27719	
c) 29 days to 3 months	19033	22553	10744	22354	19114	49638	58553	
d) Over 3 months to 6 months	3053	3878	24701	8273	7606	49847	40654	
e) Over 6 months to one year	3962	6669	83141	9251	11006	68055	79869	
f) Over one year to 3 years	17048	14777	148776	11154	12615	79423	77449	
g) Over 3 years to 5 years	—	—	332036	—	—	5936	1496	
h) Over 5 years	—	—	9375	—	—	37089	37919	

Note : # : See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
I. Deposits	3567350	4785033	1364203	1417066	8791639	10316688	4025198	4370589
a) 1 - 14 days	228949	297471	146979	121274	429766	754216	251971	198571
b) 15 - 28 days	150756	234637	25678	21108	87894	162276	69077	82292
c) 29 days to 3 months	440195	687796	106841	95805	348445	535622	338594	371319
d) Over 3 months to 6 months	552025	647437	119516	126449	443419	587190	336928	234654
e) Over 6 months to one year	715766	1099593	199404	175547	713432	557366	536733	581894
f) Over one year to 3 years	831345	1025791	350124	418317	4515665	5266425	1686729	1978019
g) Over 3 years to 5 years	583617	739059	119955	122701	245299	366230	209936	179883
h) Over 5 years	64697	53249	295706	335865	2007719	2087363	595230	743957
II. Borrowings	12718	72810	1007	332	128906	271829	2531	1833
a) 1 - 14 days	40	8768	877	297	1624	5096	181	93
b) 15 - 28 days	—	5249	—	—	11617	26265	—	—
c) 29 days to 3 months	3	34697	33	8	36576	76832	218	—
d) Over 3 months to 6 months	5839	21783	26	6	19079	48431	52	214
e) Over 6 months to one year	1023	1946	34	10	13052	36493	326	277
f) Over one year to 3 years	5646	203	31	10	46735	33285	863	433
g) Over 3 years to 5 years	46	43	2	1	173	45383	317	723
h) Over 5 years	121	121	4	—	50	44	574	93
III. Loans and Advances	2061230	2749687	600044	628606	4722472	6041275	1734747	2337033
a) 1 - 14 days	137822	239266	30290	38705	432255	701277	233353	279745
b) 15 - 28 days	85704	81762	7238	7186	110661	182767	12987	12918
c) 29 days to 3 months	137715	172532	24988	25323	331367	499393	57520	64498
d) Over 3 months to 6 months	123937	163710	57561	29331	531863	530329	75624	101838
e) Over 6 months to one year	182651	245486	35533	70361	655110	1012330	152022	188713
f) Over one year to 3 years	319528	503026	85685	95307	1453610	1508238	759743	976062
g) Over 3 years to 5 years	663924	625469	162296	137989	543319	765332	185742	269790
h) Over 5 years	409949	718436	196453	224404	664287	841609	257756	443469

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
IV. Investments (at book Value)	1680365	1841887	677660	708158	4212549	5067283	1771628	2024824
a) 1 - 14 days	11108	450	6045	24500	3500	6841	8888	44639
b) 15 - 28 days	5171	3203	1949	2003	50962	59779	8811	8346
c) 29 days to 3 months	31643	73306	7488	10980	60200	132374	29246	40139
d) Over 3 months to 6 months	33871	40808	7241	22422	20794	99336	10391	39308
e) Over 6 months to one year	27580	37347	19788	10284	37595	49358	11474	97427
f) Over one year to 3 years	182481	164740	97057	53736	340730	316090	199716	232743
g) Over 3 years to 5 years	225865	254412	121264	71825	550630	1010315	187561	280127
h) Over 5 years	1162646	1267621	416828	512408	3148138	3393190	1315541	1282095
V. Foreign Currency Assets	87585	103884	47576	42762	254642	249375	349976	348138
a) 1 - 14 days	13710	20202	20072	16545	87684	18219	29654	149047
b) 15 - 28 days	6667	10191	3877	4592	14828	27049	8984	38073
c) 29 days to 3 months	35865	32371	7102	10747	60590	82823	8602	68654
d) Over 3 months to 6 months	25521	31934	10641	5473	70843	76634	84072	19911
e) Over 6 months to one year	5822	9186	2040	4170	12856	21311	61783	12579
f) Over one year to 3 years	—	—	3844	1235	5842	21499	54407	27615
g) Over 3 years to 5 years	—	—	—	—	1587	983	97828	25403
h) Over 5 years	—	—	—	—	412	857	4646	6856
VI. Foreign Currency Liabilities	96725	118269	24943	27133	86268	91878	252997	269882
a) 1 - 14 days	9966	16393	3236	4104	8933	5972	73576	117439
b) 15 - 28 days	9205	5687	738	645	1639	2507	44021	20086
c) 29 days to 3 months	22705	42381	2045	2144	4850	6655	13216	66808
d) Over 3 months to 6 months	9298	29954	4073	3626	6827	9122	14775	38887
e) Over 6 months to one year	30868	13046	7806	8973	17607	24758	9363	19557
f) Over one year to 3 years	14683	10808	7045	7641	44594	41669	82967	7105
g) Over 3 years to 5 years	—	—	—	—	934	1024	15079	—
h) Over 5 years	—	—	—	—	884	171	—	—

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
I. Deposits	3746800	4727700	5055893	6183100	2275821	2534839	2101505	2561798
a) 1 - 14 days	259000	280800	273927	317400	119082	115132	123328	140691
b) 15 - 28 days	94200	181200	101520	190400	37414	27760	36156	56581
c) 29 days to 3 months	303000	581700	348719	532600	120906	89644	151831	207703
d) Over 3 months to 6 months	306800	453100	522623	591500	179539	154913	220488	226274
e) Over 6 months to one year	619000	900500	742151	976400	229509	338534	542355	601368
f) Over one year to 3 years	727500	754900	2671996	3186500	645045	691593	926928	1156525
g) Over 3 years to 5 years	228600	221900	281499	263500	129193	133924	71119	129071
h) Over 5 years	1208700	1353600	113458	124800	815133	983339	29300	43585
II. Borrowings	33600	28700	93424	202100	2949	2699	7959	10113
a) 1 - 14 days	17200	22600	6605	5900	75	16	360	—
b) 15 - 28 days	—	—	13115	—	—	—	—	—
c) 29 days to 3 months	—	—	41215	56400	81	76	19	11
d) Over 3 months to 6 months	—	—	260	3500	768	472	14	10005
e) Over 6 months to one year	—	6100	31244	99900	750	528	7525	13
f) Over one year to 3 years	16400	—	490	29100	1165	956	30	32
g) Over 3 years to 5 years	—	—	215	6100	89	587	9	26
h) Over 5 years	—	—	280	1200	21	64	2	26
III. Loans and Advances	1933500	2608700	2942591	4010500	796334	1138968	1104531	1433578
a) 1 - 14 days	217900	272800	150603	173400	75843	126385	42876	35724
b) 15 - 28 days	80200	57500	35324	57200	28576	18557	13948	17009
c) 29 days to 3 months	203200	226700	300961	338300	79809	95763	48491	41725
d) Over 3 months to 6 months	155300	282200	218378	400300	32225	59963	32598	64848
e) Over 6 months to one year	153500	190700	307528	298600	51569	100980	124885	134786
f) Over one year to 3 years	254000	315000	1330296	1828600	333462	562460	607458	731846
g) Over 3 years to 5 years	215000	319900	315733	468800	59371	95764	102619	154748
h) Over 5 years	654400	943900	283768	445300	135479	79096	131656	252892

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
IV. Investments (at book Value)	1699600	1861400	2244203	2279300	1391614	1440332	1083699	1206874
a) 1 - 14 days	225600	106400	12175	11800	19837	120795	109873	98717
b) 15 - 28 days	12500	58300	73794	32400	19344	—	889	—
c) 29 days to 3 months	25900	166800	61307	107300	39336	13991	16934	27783
d) Over 3 months to 6 months	9900	120400	24751	53500	12557	12098	3860	27805
e) Over 6 months to one year	71900	294200	44158	59400	36687	34954	11951	9310
f) Over one year to 3 years	244900	311200	305129	347300	172072	169595	111947	105148
g) Over 3 years to 5 years	267000	423700	356556	519100	246395	201587	127570	151887
h) Over 5 years	841900	380400	1366333	1148500	845386	887312	700675	786224
V. Foreign Currency Assets	298200	371400	302218	352600	69369	59560	50281	82190
a) 1 - 14 days	72800	78100	44083	111100	13884	17645	32230	18829
b) 15 - 28 days	29900	35100	17166	15600	7763	3176	—	2943
c) 29 days to 3 months	58900	100700	89609	74800	20567	17157	4369	39443
d) Over 3 months to 6 months	36700	52300	106347	124400	22990	18803	12614	19524
e) Over 6 months to one year	18300	23000	24325	23400	4165	2779	1068	1451
f) Over one year to 3 years	38300	25700	20480	2500	—	—	—	—
g) Over 3 years to 5 years	19700	35400	208	800	—	—	—	—
h) Over 5 years	23600	21100	—	—	—	—	—	—
VI. Foreign Currency Liabilities	278800	318900	256853	305600	69685	59527	52009	82192
a) 1 - 14 days	76500	66900	35873	40800	14642	17694	8573	24645
b) 15 - 28 days	27800	31200	15788	4800	6506	1753	6308	7838
c) 29 days to 3 months	24000	68300	47967	36900	22870	22228	11923	28780
d) Over 3 months to 6 months	33800	33300	17778	21800	20856	14107	7944	4412
e) Over 6 months to one year	22100	25700	71907	140900	3007	2191	7146	5863
f) Over one year to 3 years	42100	30900	67540	60400	1803	1554	9679	10654
g) Over 3 years to 5 years	17900	30100	—	—	—	—	—	—
h) Over 5 years	34600	32500	—	—	1	—	436	—

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	ABN Amro Bank		Abu-Dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Deposits	585644	707679	181598	166255	278852	226442	4444	5045
a) 1 - 14 days	93404	126741	13284	6665	30727	10858	841	1125
b) 15 - 28 days	27649	59061	1503	491	23476	14144	—	10
c) 29 days to 3 months	20744	38823	4767	11409	30397	5425	84	36
d) Over 3 months to 6 months	16190	18014	9433	11017	6922	4482	3005	3219
e) Over 6 months to one year	26399	118627	117115	116184	4812	117422	514	641
f) Over one year to 3 years	399530	10067	35477	20479	182248	73884	—	14
g) Over 3 years to 5 years	1681	1643	19	10	270	227	—	—
h) Over 5 years	47	334703	—	—	—	—	—	—
II. Borrowings	292493	491538	—	11843	13201	15374	27436	42784
a) 1 - 14 days	150663	206233	—	11843	140	4374	1866	5208
b) 15 - 28 days	13506	6148	—	—	—	—	3978	3826
c) 29 days to 3 months	88446	133038	—	—	11749	11000	17139	25823
d) Over 3 months to 6 months	39055	145069	—	—	—	—	4453	7927
e) Over 6 months to one year	615	1050	—	—	1312	—	—	—
f) Over one year to 3 years	208	—	—	—	—	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
III. Loans and Advances	674659	991145	16757	8986	126260	148285	29775	43443
a) 1 - 14 days	91071	100004	519	2394	44929	47242	3926	5837
b) 15 - 28 days	41280	46269	1016	346	8052	13158	1464	3217
c) 29 days to 3 months	142251	254130	1637	1824	19325	37320	16194	26225
d) Over 3 months to 6 months	113333	145430	2022	622	10260	11976	8092	8061
e) Over 6 months to one year	20216	89009	3585	662	11282	11265	12	13
f) Over one year to 3 years	158827	228404	628	993	21223	25369	34	36
g) Over 3 years to 5 years	85417	38364	523	799	4242	1430	24	30
h) Over 5 years	22264	89535	6827	1346	6947	525	29	24

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31							
	ABN Amro Bank		Abu-Dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2004	2005	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Investments (at book Value)	291748	340444	135385	125735	81217	74897	9583	16453
a) 1 - 14 days	230	10933	24956	—	10341	—	1585	2376
b) 15 - 28 days	—	55689	5313	500	—	—	—	1308
c) 29 days to 3 months	724	15566	2283	11593	4578	5499	5905	651
d) Over 3 months to 6 months	3505	13912	9770	32166	610	18195	1549	10216
e) Over 6 months to one year	34301	7563	6827	67100	7217	18151	—	1902
f) Over one year to 3 years	121247	42840	74703	12307	21186	1123	544	—
g) Over 3 years to 5 years	39668	1737	10465	1361	1211	9712	—	—
h) Over 5 years	92073	192204	1068	708	36074	22217	—	—
V. Foreign Currency Assets	171290	259589	5695	3922	47101	44453	24246	38766
a) 1 - 14 days	25512	43359	300	3922	16415	3130	4229	4613
b) 15 - 28 days	13536	19685	599	—	189	1421	899	2916
c) 29 days to 3 months	76763	121952	—	—	21174	30250	12040	24431
d) Over 3 months to 6 months	55479	69350	—	—	3207	5102	7078	6806
e) Over 6 months to one year	—	5243	4796	—	1945	—	—	—
f) Over one year to 3 years	—	—	—	—	4171	4550	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
VI. Foreign Currency Liabilities	183899	412413	14793	13606	14485	14835	35018	51194
a) 1 - 14 days	62267	92839	1433	160	1407	6199	1375	5258
b) 15 - 28 days	10514	6462	125	136	—	299	3989	3847
c) 29 days to 3 months	70159	98896	1435	1878	1749	—	17161	25909
d) Over 3 months to 6 months	25703	148629	5168	4916	25	—	7465	10974
e) Over 6 months to one year	12983	10788	4834	4273	1317	—	—	175
f) Over one year to 3 years	2273	1355	1798	2243	9987	8337	—	—
g) Over 3 years to 5 years	—	2	—	—	—	—	—	—
h) Over 5 years	—	53442	—	—	—	—	5028	5031

Source : Annual accounts of banks of respective years.