

**TABLE B8 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)**

NATIONALISED BANKS

(Amount in Rs. lakh)

	As on March 31							
	Dena Bank		IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	2009609	2362308	1488772	2542127	3480843	4080555	4424124	5052932
a) 1 - 14 days	128312	178178	209581	183117	354843	332875	223640	219936
b) 15 - 28 days	62106	63135	55747	113624	108901	217332	87130	69831
c) 29 days to 3 months	192593	201816	134684	342251	305567	353819	114790	179873
d) Over 3 months to 6 months	136679	164133	90029	208112	338268	289389	134629	216050
e) Over 6 months to one year	235179	303382	105356	746172	410071	552222	158932	179644
f) Over one year to 3 years	1138060	1349698	765711	849507	1692168	1898501	424528	1000918
g) Over 3 years to 5 years	72706	54044	73537	79895	139513	201908	1387674	1206958
h) Over 5 years	43974	47922	54127	19449	131512	234509	1892801	1979722
Borrowings	33498	99	4799564	4532414	72459	188729	59068	73663
a) 1 - 14 days	47	88	176592	116482	46415	136	5378	19329
b) 15 - 28 days	10925	—	86928	148574	1191	13821	8749	314
c) 29 days to 3 months	21117	—	145028	178108	1224	8772	8816	3169
d) Over 3 months to 6 months	1331	—	152002	192623	3730	84615	10203	20856
e) Over 6 months to one year	7	2	548055	134959	2942	777	6260	26973
f) Over one year to 3 years	37	7	1200086	1506749	14257	72614	4221	2128
g) Over 3 years to 5 years	27	1	772715	633164	2348	7395	1059	502
h) Over 5 years	7	1	1718158	1621755	352	599	14382	392
Loans and Advances	1130859	1423125	4138937	4845717	1838010	2248464	2627413	3575943
a) 1 - 14 days	84901	68544	157250	174958	130110	252272	289508	539956
b) 15 - 28 days	15948	18646	69060	63505	133134	168956	87046	67075
c) 29 days to 3 months	54276	83135	217335	249613	61474	248703	183548	258566
d) Over 3 months to 6 months	64193	100384	236255	224085	255384	76238	170980	279934
e) Over 6 months to one year	109921	99530	355601	327841	269793	176847	275127	361331
f) Over one year to 3 years	496262	670672	906548	1080332	566720	771451	850084	1135708
g) Over 3 years to 5 years	89415	186542	637058	694712	225387	211108	423375	499131
h) Over 5 years	215943	195672	1559830	2030671	196008	342889	347745	434242

Source : Annual accounts of banks of respective years.

TABLE B8 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

	As on March 31							
	Dena Bank		IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments (at book Value)	969695	857067	2505469	2535053	1792099	1901700	1905313	1911472
a) 1 - 14 days	3727	1800	73345	4798	1310	5583	3036	2382
b) 15 - 28 days	633	1150	60222	125511	10677	6045	5702	4278
c) 29 days to 3 months	12344	14153	135472	24914	78777	86464	24835	69190
d) Over 3 months to 6 months	13010	5183	97610	74357	39812	17233	24835	19961
e) Over 6 months to one year	18930	22343	145393	76923	76705	19321	30076	21780
f) Over one year to 3 years	70961	81316	440949	508989	170758	213972	182368	195923
g) Over 3 years to 5 years	133775	121787	444516	336688	218944	299561	438325	486198
h) Over 5 years	716315	609335	1107962	1382873	1195116	1253521	1196136	1111760
Foreign Currency Assets	87960	111788	456056	728602	117052	178416	424920	443965
a) 1 - 14 days	17647	49994	27284	57678	18453	86657	91621	112626
b) 15 - 28 days	8845	7545	13338	31859	39138	30192	17275	49171
c) 29 days to 3 months	31738	29335	42984	52002	11321	12861	97038	79671
d) Over 3 months to 6 months	28541	24914	38235	69267	4146	13008	69408	83313
e) Over 6 months to one year	1189	—	34909	234076	8432	1568	44412	54833
f) Over one year to 3 years	—	—	105315	101694	14357	19437	65833	18166
g) Over 3 years to 5 years	—	—	59511	62057	7955	11573	16812	8985
h) Over 5 years	—	—	134480	119969	13250	3120	22521	37200
Foreign Currency Liabilities	66203	40165	610265	727800	72741	229213	413581	413621
a) 1 - 14 days	6959	7026	1198	1061	13071	47924	89922	55735
b) 15 - 28 days	11367	590	294	12247	9329	14724	27719	19650
c) 29 days to 3 months	22553	2877	10744	6609	19114	19547	58553	49155
d) Over 3 months to 6 months	3878	4984	24701	44998	7606	60682	40654	63054
e) Over 6 months to one year	6669	10919	83141	142646	11006	37200	79869	81962
f) Over one year to 3 years	14777	13670	148776	304234	12615	47021	77449	96433
g) Over 3 years to 5 years	—	99	332036	212439	—	2115	1496	3575
h) Over 5 years	—	—	9375	3566	—	—	37919	44057

Source : Annual accounts of banks of respective years.

TABLE B8 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

	As on March 31							
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Deposits	4785033	5019745	1417066	1692458	10316688	11968492	4370589	5362439
a) 1 - 14 days	297471	309728	121274	237626	754216	783825	198571	401784
b) 15 - 28 days	234637	258655	21108	26266	162276	330310	82292	169957
c) 29 days to 3 months	687796	574001	95805	99308	535622	694474	371319	308379
d) Over 3 months to 6 months	647437	724664	126449	119340	587190	619204	234654	337868
e) Over 6 months to one year	1099593	1450757	175547	250262	557366	371163	581894	1111101
f) Over one year to 3 years	1025791	825814	418317	475290	5266425	638584	1978019	1967705
g) Over 3 years to 5 years	739059	768552	122701	117411	366230	421259	179883	228106
h) Over 5 years	53249	107574	335865	366955	2087363	8109673	743957	837539
Borrowings	72810	87642	332	1900	271829	668717	1833	34306
a) 1 - 14 days	8768	2872	297	—	5096	517842	93	236
b) 15 - 28 days	5249	14277	—	—	26265	22620	—	—
c) 29 days to 3 months	34697	28949	8	300	76832	31079	—	55
d) Over 3 months to 6 months	21783	3097	6	200	48431	7812	214	32911
e) Over 6 months to one year	1946	8732	10	300	36493	14819	277	110
f) Over one year to 3 years	203	24938	10	1000	33285	22164	433	420
g) Over 3 years to 5 years	43	2891	1	100	45383	49602	723	574
h) Over 5 years	121	1886	—	—	44	2779	93	—
Loans and Advances	2749687	3554858	628606	910747	6041275	7462737	2337033	3646623
a) 1 - 14 days	239266	378555	38705	117843	701277	636268	279745	542830
b) 15 - 28 days	81762	93623	7186	11234	182767	161868	12918	128560
c) 29 days to 3 months	172532	215581	25323	42284	499393	597050	64498	198559
d) Over 3 months to 6 months	163710	257703	29331	68506	530329	746014	101838	194536
e) Over 6 months to one year	245486	395329	70361	148976	1012330	1519614	188713	293020
f) Over one year to 3 years	503026	724607	95307	165249	1508238	1715198	976062	1368071
g) Over 3 years to 5 years	625469	794422	137989	93103	765332	1094705	269790	407376
h) Over 5 years	718436	695038	224404	263552	841609	992020	443469	513671

Source : Annual accounts of banks of respective years.

TABLE B8 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

	As on March 31							
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments (at book Value)	1841887	1688981	708158	695559	5067283	4209559	2024824	1726911
a) 1 - 14 days	450	10745	24500	4422	6841	551	44639	139071
b) 15 - 28 days	3203	1600	2003	2351	59779	11919	8346	43681
c) 29 days to 3 months	73306	62716	10980	10275	132374	22926	40139	108697
d) Over 3 months to 6 months	40808	32582	22422	5079	99336	6080	39308	74727
e) Over 6 months to one year	37347	32871	10284	11240	49358	18774	97427	32884
f) Over one year to 3 years	164740	163944	53736	57818	316090	557662	232743	142050
g) Over 3 years to 5 years	254412	238148	71825	77877	1010315	810350	280127	182256
h) Over 5 years	1267621	1146375	512408	526497	3393190	2781297	1282095	1003545
Foreign Currency Assets	103884	278396	42762	64757	249375	240882	348138	461826
a) 1 - 14 days	20202	69994	16545	20652	18219	25678	149047	138204
b) 15 - 28 days	10191	36316	4592	15381	27049	24799	38073	113701
c) 29 days to 3 months	32371	95654	10747	18744	82823	63996	68654	89652
d) Over 3 months to 6 months	31934	55909	5473	8899	76634	75595	19911	36698
e) Over 6 months to one year	9186	20523	4170	1077	21311	11084	12579	12954
f) Over one year to 3 years	—	—	1235	4	21499	23721	27615	23875
g) Over 3 years to 5 years	—	—	—	—	983	15553	25403	38429
h) Over 5 years	—	—	—	—	857	456	6856	8313
Foreign Currency Liabilities	118269	297098	27133	29457	91878	259097	269882	388362
a) 1 - 14 days	16393	58514	4104	4790	5972	22780	117439	161625
b) 15 - 28 days	5687	39949	645	708	2507	25179	20086	80894
c) 29 days to 3 months	42381	109947	2144	2905	6655	38457	66808	69402
d) Over 3 months to 6 months	29954	47788	3626	4068	9122	19048	38887	43670
e) Over 6 months to one year	13046	31029	8973	9325	24758	59533	19557	28894
f) Over one year to 3 years	10808	9871	7641	7634	41669	46959	7105	3877
g) Over 3 years to 5 years	—	—	—	27	1024	47134	—	—
h) Over 5 years	—	—	—	—	171	7	—	—

Source : Annual accounts of banks of respective years.

TABLE B8 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Deposits	4727700	5206089	6183100	7409400	2534839	2924977	2561798	1802060
a) 1 - 14 days	280800	355005	317400	362400	115132	175068	140691	101505
b) 15 - 28 days	181200	189945	190400	142300	27760	35914	56581	59403
c) 29 days to 3 months	581700	835062	532600	575200	89644	128287	207703	192792
d) Over 3 months to 6 months	453100	661175	591500	961000	154913	142872	226274	255674
e) Over 6 months to one year	900500	837692	976400	1582000	338534	438496	601368	522514
f) Over one year to 3 years	754900	1994909	3186500	3413400	691593	754350	1156525	466192
g) Over 3 years to 5 years	221900	235277	263500	283500	133924	164358	129071	156108
h) Over 5 years	1353600	97024	124800	89600	983339	1085632	43585	47872
Borrowings	28700	106611	202100	397400	2699	24962	10113	3737
a) 1 - 14 days	22600	58594	5900	64400	16	429	—	—
b) 15 - 28 days	—	—	—	30000	—	—	—	—
c) 29 days to 3 months	—	—	56400	70100	76	—	11	4
d) Over 3 months to 6 months	—	—	3500	27100	472	2596	10005	196
e) Over 6 months to one year	6100	—	99900	120000	528	2534	13	377
f) Over one year to 3 years	—	48017	29100	78600	956	10017	32	1281
g) Over 3 years to 5 years	—	—	6100	6100	587	9384	26	989
h) Over 5 years	—	—	1200	1100	64	2	26	890
Loans and Advances	2608700	3510773	4010500	5338000	1138968	1552231	1433578	1018482
a) 1 - 14 days	272800	264314	173400	339800	126385	189507	35724	41128
b) 15 - 28 days	57500	104579	57200	82100	18557	29014	17009	25048
c) 29 days to 3 months	226700	233966	338300	420900	95763	133340	41725	32650
d) Over 3 months to 6 months	282200	266744	400300	545200	59963	70096	64848	101623
e) Over 6 months to one year	190700	200889	298600	657000	100980	114822	134786	100627
f) Over one year to 3 years	315000	1319237	1828600	2133000	562460	723804	731846	242835
g) Over 3 years to 5 years	319900	537048	468800	666100	95764	120472	154748	194317
h) Over 5 years	943900	583996	445300	493900	79096	171176	252892	280254

Source : Annual accounts of banks of respective years.

TABLE B8 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Investments (at book Value)	1861400	1893269	2279300	2591800	1440332	1412951	1206874	1117970
a) 1 - 14 days	106400	126411	11800	31400	120795	2032	98717	8970
b) 15 - 28 days	58300	54010	32400	9400	—	9911	—	7724
c) 29 days to 3 months	166800	213356	107300	63800	13991	21775	27783	9467
d) Over 3 months to 6 months	120400	167478	53500	38000	12098	1821	27805	42695
e) Over 6 months to one year	294200	216491	59400	59200	34954	13979	9310	10912
f) Over one year to 3 years	311200	537065	347300	422200	169595	185749	105148	101590
g) Over 3 years to 5 years	423700	334549	519100	465700	201587	227385	151887	165240
h) Over 5 years	380400	243909	1148500	1502100	887312	950299	786224	771372
Foreign Currency Assets	371400	529818	352600	352100	59560	69773	82190	77709
a) 1 - 14 days	78100	110206	111100	119400	17645	16075	18829	13449
b) 15 - 28 days	35100	52498	15600	31300	3176	6507	2943	4132
c) 29 days to 3 months	100700	138977	74800	75700	17157	32971	39443	17553
d) Over 3 months to 6 months	52300	93834	124400	108200	18803	9334	19524	32657
e) Over 6 months to one year	23000	25012	23400	9100	2779	4886	1451	9918
f) Over one year to 3 years	25700	23307	2500	4400	—	—	—	—
g) Over 3 years to 5 years	35400	64378	800	3900	—	—	—	—
h) Over 5 years	21100	21606	—	100	—	—	—	—
Foreign Currency Liabilities	318900	473044	305600	312600	59527	70502	82192	77709
a) 1 - 14 days	66900	61662	40800	44500	17694	20495	24645	9221
b) 15 - 28 days	31200	40605	4800	2300	1753	3103	7838	10730
c) 29 days to 3 months	68300	95923	36900	9600	22228	29079	28780	13908
d) Over 3 months to 6 months	33300	70018	21800	40200	14107	9908	4412	18530
e) Over 6 months to one year	25700	70715	140900	145400	2191	6715	5863	18851
f) Over one year to 3 years	30900	40704	60400	69500	1554	1192	10654	6469
g) Over 3 years to 5 years	30100	15493	—	1100	—	10	—	—
h) Over 5 years	32500	77924	—	—	—	—	—	—

Source : Annual accounts of banks of respective years.

**TABLE B8 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)**

FOREIGN BANKS

(Amount in Rs. lakh)

	As on March 31							
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	707679	1186377	166255	45867	226442	225993	5045	5311
a) 1 - 14 days	126741	273420	6665	2653	10858	9762	1125	612
b) 15 - 28 days	59061	98648	491	411	14144	15635	10	—
c) 29 days to 3 months	38823	235871	11409	5151	5425	27864	36	125
d) Over 3 months to 6 months	18014	43983	11017	6294	4482	40298	3219	3709
e) Over 6 months to one year	118627	88937	116184	10838	117422	50027	641	794
f) Over one year to 3 years	10067	342834	20479	20500	73884	81989	14	71
g) Over 3 years to 5 years	1643	1220	10	19	227	418	—	—
h) Over 5 years	334703	101464	—	1	—	—	—	—
Borrowings	491538	712990	11843	13400	15374	66309	42784	39181
a) 1 - 14 days	206233	350616	11843	13400	4374	27332	5208	5330
b) 15 - 28 days	6148	23600	—	—	—	—	3826	5426
c) 29 days to 3 months	133038	210685	—	—	11000	36300	25823	17657
d) Over 3 months to 6 months	145069	114704	—	—	—	2677	7927	9206
e) Over 6 months to one year	1050	13385	—	—	—	—	—	1562
f) Over one year to 3 years	—	—	—	—	—	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
Loans and Advances	991145	1521321	8986	11861	148285	201713	43443	42246
a) 1 - 14 days	100004	157692	2394	1065	47242	11609	5837	6469
b) 15 - 28 days	46269	76064	346	1096	13158	8860	3217	4632
c) 29 days to 3 months	254130	315461	1824	4428	37320	52430	26225	24438
d) Over 3 months to 6 months	145430	244192	622	1185	11976	8839	8061	6592
e) Over 6 months to one year	89009	116975	662	2391	11265	16957	13	1
f) Over one year to 3 years	228404	375934	993	895	25369	97620	36	20
g) Over 3 years to 5 years	38364	48597	799	541	1430	5187	30	32
h) Over 5 years	89535	186406	1346	260	525	211	24	62

Source : Annual accounts of banks of respective years.

TABLE B8 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

	As on March 31							
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank		Antwerp Diamond Bank	
	2005	2006	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book Value)	340444	495292	125735	14208	74897	99051	16453	14147
a) 1 - 14 days	10933	48058	—	941	—	—	2376	2001
b) 15 - 28 days	55689	5513	500	106	—	4977	1308	—
c) 29 days to 3 months	15566	45869	11593	2702	5499	11859	651	4711
d) Over 3 months to 6 months	13912	49552	32166	2012	18195	25006	10216	3978
e) Over 6 months to one year	7563	74936	67100	2966	18151	—	1902	2399
f) Over one year to 3 years	42840	96927	12307	5206	1123	26934	—	1058
g) Over 3 years to 5 years	1737	137288	1361	275	9712	9286	—	—
h) Over 5 years	192204	37149	708	—	22217	20989	—	—
Foreign Currency Assets	259589	453727	3922	136	44453	54648	38766	36793
a) 1 - 14 days	43359	102735	3922	136	3130	35337	4613	5360
b) 15 - 28 days	19685	40159	—	—	1421	7149	2916	3988
c) 29 days to 3 months	121952	185554	—	—	30250	11853	24431	21483
d) Over 3 months to 6 months	69350	121355	—	—	5102	309	6806	5962
e) Over 6 months to one year	5243	3924	—	—	—	—	—	—
f) Over one year to 3 years	—	—	—	—	4550	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
Foreign Currency Liabilities	412413	575599	13606	14627	14835	15419	51194	48546
a) 1 - 14 days	92839	127480	160	159	6199	12729	5258	5387
b) 15 - 28 days	6462	227	136	154	299	13	3847	5426
c) 29 days to 3 months	98896	175595	1878	1582	—	—	25909	17657
d) Over 3 months to 6 months	148629	118619	4916	3495	—	2677	10974	13112
e) Over 6 months to one year	10788	40627	4273	8322	—	—	175	1833
f) Over one year to 3 years	1355	12898	2243	909	8337	—	—	—
g) Over 3 years to 5 years	2	57263	—	6	—	—	—	—
h) Over 5 years	53442	42890	—	—	—	—	5031	5131

Source : Annual accounts of banks of respective years.