

**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF
LIABILITIES AND ASSETS — 2006 AND 2007**

(Amount in Rs. crore)

| Maturity-wise liability / assets | As on March 31 | | | | | | | | | |
|----------------------------------|---|---------------|--------------------------|----------------|------------------|---------------|---|---------------|---|----------------|
| | State Bank of India & its Associates | | Nationalised Banks \$ | | Foreign Banks | | Other Scheduled Commercial Banks | | All Scheduled Commercial Banks | |
| | 2006 | 2007 | 2006 | 2007 | 2006 | 2007 | 2006 | 2007 | 2006 | 2007 |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Deposits | 541371 | 633754 | 1066613 | 1354939 | 113572 | 150633 | 427885 | 551263 | 2149442 | 2690590 |
| a) 1 - 14 days | 58774 | 67394 | 82458 | 102504 | 22243 | 36461 | 37112 | 52426 | 200589 | 258787 |
| b) 15 - 28 days | 8832 | 8332 | 40918 | 48318 | 6014 | 9244 | 19316 | 23373 | 75082 | 89269 |
| c) 29 days to 3 months | 27442 | 40530 | 88341 | 128892 | 15317 | 21685 | 59321 | 73044 | 190422 | 264153 |
| d) Over 3 months to 6 months | 26534 | 39718 | 93239 | 119907 | 6261 | 14407 | 48394 | 66097 | 174430 | 240131 |
| e) Over 6 months to one year | 60355 | 75197 | 157919 | 211541 | 10573 | 14610 | 73037 | 99772 | 301885 | 401122 |
| f) Over one year to 3 years | 162594 | 180548 | 326407 | 395231 | 49541 | 53656 | 159609 | 200511 | 698152 | 829948 |
| g) Over 3 years to 5 years | 98354 | 118196 | 89549 | 104273 | 413 | 534 | 16710 | 21553 | 205028 | 244557 |
| h) Over 5 years | 98484 | 103835 | 187778 | 244270 | 3206 | 32 | 14382 | 14482 | 303850 | 362621 |
| Borrowings | 35181 | 47496 | 75145 | 70182 | 38921 | 50952 | 49601 | 70579 | 198869 | 239211 |
| a) 1 - 14 days | 10344 | 11796 | 12338 | 9587 | 16362 | 26697 | 6776 | 5866 | 45821 | 53947 |
| b) 15 - 28 days | 3627 | 1844 | 2905 | 1053 | 1397 | 922 | 1551 | 1638 | 9481 | 5460 |
| c) 29 days to 3 months | 3861 | 9454 | 6026 | 4316 | 7388 | 8292 | 7519 | 8765 | 24796 | 30829 |
| d) Over 3 months to 6 months | 5730 | 6378 | 4533 | 6183 | 4376 | 5390 | 6195 | 9246 | 20836 | 27198 |
| e) Over 6 months to one year | 2049 | 4410 | 3454 | 6963 | 3207 | 3899 | 6275 | 11032 | 14987 | 26306 |
| f) Over one year to 3 years | 4014 | 6390 | 20029 | 16355 | 5491 | 5709 | 8809 | 18145 | 38346 | 46601 |
| g) Over 3 years to 5 years | 4717 | 5976 | 8701 | 9953 | 584 | 36 | 9875 | 13327 | 23878 | 29294 |
| h) Over 5 years | 835 | 1245 | 17176 | 15768 | 112 | 3 | 2597 | 2556 | 20721 | 19573 |
| Loans and Advances | 369610 | 480906 | 724060 | 950992 | 97863 | 126633 | 312705 | 414670 | 1504239 | 1973201 |
| a) 1 - 14 days | 52331 | 69256 | 69399 | 101353 | 15121 | 21714 | 20110 | 23183 | 156962 | 215507 |
| b) 15 - 28 days | 6739 | 7530 | 23393 | 31342 | 5889 | 8861 | 5704 | 5375 | 41727 | 53110 |
| c) 29 days to 3 months | 20017 | 23019 | 61176 | 78790 | 15982 | 18175 | 22991 | 26690 | 120167 | 146676 |
| d) Over 3 months to 6 months | 15921 | 21846 | 56131 | 71419 | 11392 | 10522 | 22528 | 30158 | 105975 | 133947 |
| e) Over 6 months to one year | 17762 | 26206 | 74614 | 95952 | 6194 | 6779 | 34784 | 49664 | 133355 | 178602 |
| f) Over one year to 3 years | 150418 | 193984 | 229306 | 280343 | 25195 | 39564 | 122231 | 162987 | 527151 | 676879 |
| g) Over 3 years to 5 years | 34690 | 50695 | 90829 | 129590 | 5193 | 7699 | 34201 | 48955 | 164915 | 236941 |
| h) Over 5 years | 71729 | 88366 | 119207 | 162197 | 12894 | 13316 | 50153 | 67655 | 253985 | 331536 |

Note : \$ Includes IDBI Ltd.

Source : Annual accounts of banks of respective years.

TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS — 2006 AND 2007 (Concl'd.)

(Amount in Rs. crore)

| Maturity-wise liability / assets | As on March 31 | | | | | | | | | |
|-------------------------------------|--------------------------------------|---------------|-----------------------|---------------|---------------|--------------|----------------------------------|---------------|--------------------------------|---------------|
| | State Bank of India & its Associates | | Nationalised Banks \$ | | Foreign Banks | | Other Scheduled Commercial Banks | | All Scheduled Commercial Banks | |
| | 2006 | 2007 | 2006 | 2007 | 2006 | 2007 | 2006 | 2007 | 2006 | 2007 |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Investments (at book Value) | 226124 | 212630 | 409367 | 453866 | 52682 | 73024 | 181982 | 214687 | 870155 | 954208 |
| a) 1 - 14 days | 7335 | 4067 | 8038 | 5666 | 12340 | 10953 | 24568 | 14263 | 52283 | 34950 |
| b) 15 - 28 days | 3126 | 4189 | 4526 | 4913 | 4141 | 9021 | 7907 | 14889 | 19702 | 33014 |
| c) 29 days to 3 months | 9536 | 13422 | 13044 | 23746 | 6809 | 9621 | 17818 | 24257 | 47208 | 71047 |
| d) Over 3 months to 6 months | 6219 | 4526 | 10986 | 13046 | 3813 | 1776 | 11273 | 16475 | 32291 | 35825 |
| e) Over 6 months to one year | 3287 | 4103 | 10170 | 13289 | 3405 | 4941 | 16187 | 26449 | 33050 | 48783 |
| f) Over one year to 3 years | 38913 | 38054 | 53289 | 59378 | 15821 | 22431 | 39077 | 47747 | 147101 | 167611 |
| g) Over 3 years to 5 years | 41394 | 32471 | 66480 | 68358 | 2543 | 9009 | 16355 | 17332 | 126774 | 127172 |
| h) Over 5 years | 116311 | 111795 | 242830 | 265465 | 3807 | 5269 | 48794 | 53272 | 411743 | 435802 |
| Foreign Currency Assets | 80057 | 87052 | 77086 | 102817 | 34297 | 69644 | 40448 | 67683 | 231889 | 327197 |
| a) 1 - 14 days | 24092 | 28098 | 18129 | 30372 | 13158 | 18507 | 8745 | 16235 | 64125 | 93214 |
| b) 15 - 28 days | 5852 | 3831 | 7595 | 5679 | 2586 | 4334 | 2010 | 1861 | 18044 | 15706 |
| c) 29 days to 3 months | 16142 | 14038 | 16363 | 22380 | 7908 | 14323 | 6101 | 6165 | 46515 | 56907 |
| d) Over 3 months to 6 months | 9028 | 11654 | 13877 | 15682 | 7042 | 10520 | 5587 | 5646 | 35535 | 43503 |
| e) Over 6 months to one year | 5371 | 5509 | 6195 | 10823 | 1871 | 9526 | 3928 | 10283 | 17366 | 36143 |
| f) Over one year to 3 years | 10094 | 11673 | 5371 | 5395 | 1486 | 8334 | 4621 | 7971 | 21574 | 33375 |
| g) Over 3 years to 5 years | 7013 | 8141 | 4960 | 6989 | 178 | 2814 | 4312 | 7405 | 16464 | 25351 |
| h) Over 5 years | 2462 | 4104 | 4593 | 5493 | 65 | 1282 | 5141 | 12114 | 12262 | 22995 |
| Foreign Currency Liabilities | 78919 | 84765 | 77430 | 101139 | 39638 | 81601 | 45932 | 76101 | 241921 | 343608 |
| a) 1 - 14 days | 21663 | 18687 | 12634 | 20161 | 8318 | 12745 | 5633 | 7087 | 48249 | 58681 |
| b) 15 - 28 days | 7245 | 5747 | 5897 | 5168 | 1134 | 2408 | 2929 | 1877 | 17207 | 15202 |
| c) 29 days to 3 months | 12278 | 19722 | 11323 | 20777 | 7073 | 16747 | 8819 | 9523 | 39495 | 66770 |
| d) Over 3 months to 6 months | 11214 | 9740 | 10109 | 14036 | 6073 | 13714 | 4798 | 7475 | 32195 | 44966 |
| e) Over 6 months to one year | 10956 | 10786 | 14099 | 18350 | 7151 | 17811 | 8677 | 11289 | 40885 | 58237 |
| f) Over one year to 3 years | 9595 | 12222 | 15854 | 14492 | 6450 | 11677 | 6679 | 17389 | 38579 | 55782 |
| g) Over 3 years to 5 years | 5195 | 6284 | 3978 | 2655 | 2425 | 3694 | 7110 | 12317 | 18710 | 24952 |
| h) Over 5 years | 770 | 1573 | 3533 | 5496 | 1010 | 2802 | 1282 | 9141 | 6596 | 19013 |

Note : \$ Includes IDBI Ltd.

Source : Annual accounts of banks of respective years.