

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1998-99 (Part 8 of 11)
FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital		4280	20	20	1868	3441	3809	3809	6596	7867
		(62.1)	(-)	(-)	(4.5)	(7.3)	(31.6)	(31.7)	(7.8)	(8.3)
2. Reserves and Surplus		-	60260	63894	410	747	511	791	692	2251
		(-)	(8.7)	(8.8)	(1.0)	(1.6)	(4.2)	(6.6)	(0.8)	(2.4)
2.1. Statutory Reserves		-	12580	15465	478	546	153	237	462	876
2.2. Capital Reserves		-	33499	36891	52	-	-	-	8	-
2.3. Share Premium		-	-	-	-	100	-	-	-	-
2.4. Revenue and other Reserves		-	14181	11538	100	54	-	3	-	-
2.5. Balance of Profit		-	-	-	-220	48	358	551	223	1375
3. Deposits		2069	386030	350185	27604	28031	4705	4074	61175	59313
		(30.0)	(55.6)	(48.4)	(66.3)	(59.3)	(39.0)	(33.9)	(72.4)	(62.8)
3.1. Demand deposits		61	61736	64487	1068	2385	894	962	3634	7289
(i) From banks		5	680	683	6	68	446	301	410	3703
(ii) From others		57	61057	63804	1062	2317	448	661	3224	3585
3.2. Savings bank deposits		46	25624	29372	800	966	106	162	923	1008
3.3. Term deposits		1962	298670	256326	25735	24680	3706	2950	56617	51016
(i) From banks		200	-	-	-	-	-	-	18525	21150
(ii) From others		1762	298670	256326	25735	24680	3706	2950	38092	29866
3.A. Deposits of branches in India		2069	386030	350185	27604	28031	4705	4074	61175	59313
3.B. Deposits of branches outside India		-	-	-	-	-	-	-	-	-
4. Borrowings		450	201420	260528	6905	8680	2023	1803	13993	21599
		(6.5)	(29.0)	(36.0)	(16.6)	(18.4)	(16.8)	(15.0)	(16.6)	(22.9)
4.1. Borrowings in India		450	84316	190990	6905	8680	39	928	12959	21503
(i) From Reserve Bank of India		-	8183	25400	550	1500	39	928	5359	17588
(ii) From other banks		250	50923	135140	3725	5880	-	-	4000	15
(iii) From other institutions and agencies		200	25210	30450	2630	1300	-	-	3600	3900
4.2. Borrowings outside India		-	117104	69538	-	-	1984	875	1034	96
5. Other liabilities		90	46851	48894	4876	6355	1005	1525	2007	3409
		(1.3)	(6.7)	(6.8)	(11.7)	(13.4)	(8.3)	(12.7)	(2.4)	(3.6)
5.1. Bills payable		-	11199	10171	228	92	24	41	1001	1668
5.2. Inter-office adjustments		-	-	-	37	-1	-	79	20	-
5.3. Interest accrued		31	7852	6150	3098	4493	174	160	683	799
5.4. Others (including provisions)		59	27800	32573	1513	1770	808	1246	303	942
Total Liabilities		6889	694580	723522	41663	47254	12054	12003	84464	94439
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
1. Cash in hand		9	1465	1234	25	27	22	77	57	65
		(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.6)	(0.1)	(0.1)
2. Balances with RBI		162	44725	31265	1362	1418	286	234	6728	3010
		(2.4)	(6.4)	(4.3)	(3.3)	(3.0)	(2.4)	(2.0)	(8.0)	(3.2)
3. Balances with banks in India		2587	516	806	21	35	91	77	120	192
		(37.6)	(0.1)	(0.1)	(0.1)	(0.1)	(0.8)	(0.6)	(0.1)	(0.2)
4. Money at call and short notice		-	-	-	5101	2832	-	-	-	-
		(-)	(-)	(-)	(12.2)	(6.0)	(-)	(-)	(-)	(-)
5. Balances with banks outside India		1573	6393	54414	494	3494	1123	1401	5207	6265
		(22.8)	(0.9)	(7.5)	(1.2)	(7.4)	(9.3)	(11.7)	(6.2)	(6.6)
6. Investments		894	191697	220287	12578	15362	1221	1210	18104	17387
		(13.0)	(27.6)	(30.4)	(30.2)	(32.5)	(10.1)	(10.1)	(21.4)	(18.4)
6.A Investments in India		894	191697	220287	12578	15362	1221	1210	18104	17387
(i) Government securities		26	169374	148720	10085	11070	1221	1210	16684	16030
(ii) Other approved securities		-	-	-	91	89	-	-	20	5

4. Borrowings	8485	-	83341	96060	10002	20203	5000	21285	7125	6240
	(6.4)	(-)	(45.0)	(45.0)	(33.8)	(47.8)	(3.9)	(15.9)	(61.9)	(54.9)
4.1. Borrowings in India	2000	-	82717	93247	10000	20200	5000	21285	7125	6240
(i) From Reserve Bank of India	-	-	-	4076	-	-	-	-	-	-
(ii) From other banks	2000	-	50144	45625	10000	14700	3500	21285	5500	1000
(iii) From other institutions and agencies	-	-	32573	43546	-	5500	1500	-	1625	5240
4.2. Borrowings outside India	6485	-	624	2813	2	3	-	-	-	-
5. Other liabilities	9522	9942	6970	5919	1159	730	10698	11920	633	345
	(7.2)	(8.1)	(3.8)	(2.8)	(3.9)	(1.7)	(8.4)	(8.9)	(5.5)	(3.0)
5.1. Bills payable	1091	1651	1687	1380	114	79	279	287	-	-
5.2. Inter-office adjustments	297	679	519	416	-	-	1143	1335	-	-
5.3. Interest accrued	2312	2159	2450	1672	437	197	6068	5918	113	9
5.4. Others (including provisions)	5822	5453	2314	2451	607	454	3208	4380	520	336
Total Liabilities	132382	122419	185270	213301	29615	42275	127429	133684	11513	11363
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
1. Cash in hand	271	208	92	125	5	4	63	93	-	-
	(0.2)	(0.2)	(-)	(0.1)	(-)	(-)	(-)	(0.1)	(-)	(-)
2. Balances with RBI	10147	12511	9751	11092	701	901	4765	4007	113	175
	(7.7)	(10.2)	(5.3)	(5.2)	(2.4)	(2.1)	(3.7)	(3.0)	(1.0)	(1.5)
3. Balances with banks in India	5495	11081	90	488	106	57	365	1055	10	24
	(4.2)	(9.1)	(-)	(0.2)	(0.4)	(0.1)	(0.3)	(0.8)	(0.1)	(0.2)
4. Money at call and short notice	-	-	31991	22912	2000	5007	-	-	4226	-
	(-)	(-)	(17.3)	(10.7)	(6.8)	(11.8)	(-)	(-)	(36.7)	(-)
5. Balances with banks outside India	154	4116	3045	4943	178	284	11230	49134	9	1
	(0.1)	(3.4)	(1.6)	(2.3)	(0.6)	(0.7)	(8.8)	(36.8)	(0.1)	(-)
6. Investments	31158	30419	67347	96710	14320	26438	53121	50560	5150	6686
	(23.5)	(24.8)	(36.4)	(45.3)	(48.4)	(62.5)	(41.7)	(37.8)	(44.7)	(58.8)
6.A. Investments in India	31158	30419	67347	96710	14320	26438	53121	50560	5150	6686
(i) Government securities	28611	27878	38514	51561	6163	14163	30361	31649	5074	6607
(ii) Other approved securities	2351	2344	204	162	275	275	2752	2715	76	79
(iii) Shares	100	104	1002	1502	5922	-	1	1	-	-
(iv) Debentures and bonds	15	15	16086	41506	-	11500	18700	15204	-	-
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	81	79	11541	1980	1960	500	1308	992	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	70552	49786	58197	59539	7173	5093	46771	20539	-	461
	(53.3)	(40.7)	(31.4)	(27.9)	(24.2)	(12.0)	(36.7)	(15.4)	(-)	(4.1)
7.1. Bills purchased and discounted	5299	870	4020	6738	144	140	3731	3111	-	6
7.2. Cash credits, overdrafts & loans	43649	30784	43934	33754	2913	4723	4220	4049	-	454
7.3. Term loans	21604	18132	10243	19047	4116	230	38820	13379	-	-
Priority sector advances included in 7.	1924	2975	19892	17777	3397	2755	3174	4130	-	-
8. Fixed Assets	2408	2728	8040	8349	1835	1759	2637	540	143	177
	(1.8)	(2.2)	(4.3)	(3.9)	(6.2)	(4.2)	(2.1)	(0.4)	(1.2)	(1.6)
8.1. Premises	922	831	7221	7606	1537	1504	2505	286	-	-
8.2. Fixed assets under construction	447	22	42	31	-	-	-	-	-	-
8.3. Other fixed assets	1038	1876	777	713	299	256	132	254	143	177
9. Other Assets	12196	11571	6717	9142	3298	2732	8478	7756	1864	3841
	(9.2)	(9.5)	(3.6)	(4.3)	(11.1)	(6.5)	(6.7)	(5.8)	(16.2)	(33.8)
9.1. Inter - office adjustments (net)	-	-	-	1735	-	-	-	2382	106	41
9.2. Interest accrued	2688	2184	1201	-	249	334	2854	-	239	134
9.3. Tax paid	9508	-	955	1275	440	876	1495	970	375	139
9.4. Stationery and stamps	-	-	2	3	-	-	5	5	-	-
9.5. Others	-	9387	4558	6129	2608	1522	4124	4399	1144	3527
Total Assets	132382	122419	185270	213301	29615	42275	127429	133684	11513	11363
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

- : Nil or negligible.

Source : Annual accounts of banks.