

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1998-99 (Part 9 of 11)
FOREIGN BANKS**

(Amount in Rs. lakh)

| Items | As on 31 st March | | | | | | | | | |
|--|----------------------------------|--------------|---------------|--------------|----------------|----------------|-----------------------------|------|--------------|--------------|
| | Chinatrust Commercial Bank | | Cho Hung Bank | | Citibank | | Commercial Bank of Korea | | Commerzbank | |
| | 1998 | 1999 | 1998 | 1999 | 1998 | 1999 | 1998 | 1999 | 1998 | 1999 |
| | (31) | (32) | (33) | (34) | (35) | (36) | (37) | (38) | (39) | (40) |
| 1. Capital | 3509 | 3509 | 3454 | 3454 | - | 20 | 3587 | | 7435 | 7435 |
| | (59.4) | (20.2) | (42.0) | (24.1) | (-) | (-) | (94.7) | | (17.5) | (15.1) |
| 2. Reserves and Surplus | 11 | 2 | 530 | 647 | 98428 | 87900 | 85 | | -35 | 61 |
| | (0.2) | (-) | (6.4) | (4.5) | (9.1) | (6.8) | (2.2) | | (-0.1) | (0.1) |
| 2.1. Statutory Reserves | 2 | 2 | 106 | 212 | 18559 | 20907 | 31 | | 10 | 37 |
| 2.2. Capital Reserves | - | - | - | - | 130 | 1604 | - | | - | 6 |
| 2.3. Share Premium | - | - | - | - | - | 7020 | - | | - | - |
| 2.4. Revenue and other Reserves | 9 | - | - | - | 12854 | 6202 | - | | - | - |
| 2.5. Balance of Profit | - | - | 424 | 435 | 66886 | 52166 | 54 | | -45 | 18 |
| 3. Deposits | 685 | 5311 | 3079 | 9086 | 755072 | 943663 | 4 | | 13125 | 26645 |
| | (11.6) | (30.6) | (37.4) | (63.4) | (69.9) | (73.2) | (0.1) | | (30.9) | (54.0) |
| 3.1. Demand deposits | 215 | 271 | 2746 | 6339 | 126202 | 189002 | 2 | | 1042 | 924 |
| (i) From banks | - | - | - | - | 4788 | 5060 | - | | 99 | 14 |
| (ii) From others | 215 | 271 | 2746 | 6339 | 121414 | 183941 | 2 | | 943 | 910 |
| 3.2. Savings bank deposits | 71 | 111 | 11 | 16 | 23113 | 34230 | 1 | | 185 | 191 |
| 3.3. Term deposits | 399 | 4929 | 322 | 2730 | 605757 | 720431 | - | | 11898 | 25530 |
| (i) From banks | - | - | - | - | 450 | 159942 | - | | 500 | - |
| (ii) From others | 399 | 4929 | 322 | 2730 | 605307 | 560490 | - | | 11398 | 25530 |
| 3.A. Deposits of branches in India | 685 | 5311 | 3079 | 9086 | 755072 | 943663 | 4 | | 13125 | 26645 |
| 3.B. Deposits of branches outside India | - | - | - | - | - | - | - | | - | - |
| 4. Borrowings | 1500 | 7753 | 600 | - | 126493 | 141210 | - | | 21393 | 14465 |
| | (25.4) | (44.7) | (7.3) | (-) | (11.7) | (11.0) | (-) | | (50.3) | (29.3) |
| 4.1. Borrowings in India | 1500 | 3510 | 600 | - | 125190 | 140032 | - | | 21393 | 14465 |
| (i) From Reserve Bank of India | - | 100 | - | - | 14141 | 64360 | - | | 1816 | 2265 |
| (ii) From other banks | 650 | 2000 | 400 | - | 84475 | 55899 | - | | 17477 | 5000 |
| (iii) From other institutions and agencies | 850 | 1410 | 200 | - | 26574 | 19773 | - | | 2100 | 7200 |
| 4.2. Borrowings outside India | - | 4243 | - | - | 1303 | 1178 | - | | - | - |
| 5. Other liabilities | 199 | 787 | 563 | 1145 | 99799 | 115994 | 112 | | 614 | 699 |
| | (3.4) | (4.5) | (6.8) | (8.0) | (9.2) | (9.0) | (2.9) | | (1.4) | (1.4) |
| 5.1. Bills payable | 19 | 42 | - | - | 26523 | 43548 | - | | - | 94 |
| 5.2. Inter-office adjustments | 61 | 71 | - | - | 31222 | 4045 | - | | 229 | - |
| 5.3. Interest accrued | 19 | 104 | 4 | 15 | 11897 | 10607 | - | | 209 | 235 |
| 5.4. Others (including provisions) | 100 | 571 | 559 | 1131 | 30157 | 57794 | 112 | | 176 | 370 |
| Total Liabilities | 5904 | 17362 | 8226 | 14332 | 1079793 | 1288787 | 3787 | | 42532 | 49305 |
| | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | | (100.0) | (100.0) |
| 1. Cash in hand | 18 | 25 | 15 | 15 | 2093 | 2884 | 2 | | 35 | 35 |
| | (0.3) | (0.1) | (0.2) | (0.1) | (0.2) | (0.2) | (-) | | (0.1) | (0.1) |
| 2. Balances with RBI | 107 | 606 | 277 | 882 | 45385 | 63432 | 2 | | 1605 | 2472 |
| | (1.8) | (3.5) | (3.4) | (6.2) | (4.2) | (4.9) | (-) | | (3.8) | (5.0) |
| 3. Balances with banks in India | 54 | 655 | 9 | 26 | 33242 | 42321 | 1849 | | 21 | 293 |
| | (0.9) | (3.8) | (0.1) | (0.2) | (3.1) | (3.3) | (48.8) | | (0.1) | (0.6) |
| 4. Money at call and short notice | - | - | - | 5756 | 2010 | - | - | | - | - |
| | (-) | (-) | (-) | (40.2) | (0.2) | (-) | (-) | | (-) | (-) |
| 5. Balances with banks outside India | 19 | 65 | 7 | 26 | 161928 | 179210 | 160 | | 713 | 5641 |
| | (0.3) | (0.4) | (0.1) | (0.2) | (15.0) | (13.9) | (4.2) | | (1.7) | (11.4) |
| 6. Investments | 2826 | 7326 | 1883 | 2333 | 255652 | 377379 | 485 | | 17145 | 21229 |
| | (47.9) | (42.2) | (22.9) | (16.3) | (23.7) | (29.3) | (12.8) | | (40.3) | (43.1) |
| 6.A. Investments in India | 2826 | 7326 | 1883 | 2333 | 255652 | 377379 | 485 | | 17145 | 21229 |
| (i) Government securities | 1846 | 3766 | 1383 | 1833 | 210691 | 278738 | 485 | | 9445 | 13529 |
| (ii) Other approved securities | - | - | - | - | 3584 | 4811 | - | | - | - |

| | | | | | | | | | | |
|--|--------------|--------------|--------------|--------------|---------------|---------------|--------------|--------------|--------------|--------------|
| 4. Borrowings | 24186 | 50969 | 12987 | 1019 | 40627 | 147835 | 3000 | 4800 | 19509 | 5695 |
| | (25.2) | (62.4) | (13.9) | (1.1) | (12.4) | (33.2) | (19.5) | (21.9) | (44.7) | (15.8) |
| 4.1. Borrowings in India | 24186 | 50969 | 12000 | 3 | 37120 | 141575 | 3000 | 4800 | 19509 | 5672 |
| (i) From Reserve Bank of India | 200 | 2400 | - | 3 | - | - | - | - | - | 2772 |
| (ii) From other banks | 20800 | 33674 | 12000 | - | 35898 | 124842 | 2200 | 2300 | 14319 | 1700 |
| (iii) From other institutions and agencies | 3186 | 14895 | - | - | 1222 | 16733 | 800 | 2500 | 5190 | 1200 |
| 4.2. Borrowings outside India | - | - | 987 | 1016 | 3506 | 6260 | - | - | - | 23 |
| 5. Other liabilities | 16026 | 2490 | 7063 | 5497 | 29037 | 35339 | 608 | 429 | 1807 | 3260 |
| | (16.7) | (3.0) | (7.6) | (6.1) | (8.9) | (7.9) | (3.9) | (2.0) | (4.1) | (9.1) |
| 5.1. Bills payable | 140 | 274 | 384 | 692 | 3589 | 5136 | 26 | 30 | 380 | 1835 |
| 5.2. Inter-office adjustments | - | 19 | 115 | 40 | 13160 | 6984 | 42 | - | 761 | 1090 |
| 5.3. Interest accrued | 11340 | 1127 | 1981 | 945 | 8144 | 8276 | 143 | 233 | 410 | 219 |
| 5.4. Others (including provisions) | 4546 | 1071 | 4584 | 3820 | 4145 | 14943 | 397 | 165 | 256 | 116 |
| Total Liabilities | 95788 | 81718 | 93162 | 90443 | 327286 | 445216 | 15386 | 21912 | 43626 | 35941 |
| | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) |
| 1. Cash in hand | 40 | 54 | 13 | 1 | 216 | 259 | 7 | 11 | 10 | 8 |
| | (-) | (0.1) | (-) | (-) | (0.1) | (0.1) | (-) | (-) | (-) | (-) |
| 2. Balances with RBI | 5665 | 4540 | 4122 | 4393 | 16588 | 16880 | 274 | 456 | 1580 | 1733 |
| | (5.9) | (5.6) | (4.4) | (4.9) | (5.1) | (3.8) | (1.8) | (2.1) | (3.6) | (4.8) |
| 3. Balances with banks in India | 81 | 102 | 166 | 2097 | 1131 | 5476 | 1029 | 47 | 2 | 41 |
| | (0.1) | (0.1) | (0.2) | (2.3) | (0.3) | (1.2) | (6.7) | (0.2) | (-) | (0.1) |
| 4. Money at call and short notice | - | - | - | - | 671 | 52013 | - | - | 16746 | 136 |
| | (-) | (-) | (-) | (-) | (0.2) | (11.7) | (-) | (-) | (38.4) | (0.4) |
| 5. Balances with banks outside India | 16505 | 8396 | 18049 | 777 | 9488 | 2990 | 244 | 3773 | 42 | 3475 |
| | (17.2) | (10.3) | (19.4) | (0.9) | (2.9) | (0.7) | (1.6) | (17.2) | (0.1) | (9.7) |
| 6. Investments | 27292 | 32716 | 21913 | 43333 | 166626 | 4771 | 11549 | 7509 | 12787 | |
| | (28.5) | (40.0) | (23.5) | (47.9) | (32.3) | (37.4) | (31.0) | (52.7) | (17.2) | (35.6) |
| 6.A Investments in India | 27292 | 32716 | 21913 | 43333 | 105836 | 166626 | 4771 | 11549 | 7509 | 12787 |
| (i) Government securities | 23372 | 21868 | 19162 | 31611 | 70339 | 91606 | 3371 | 5049 | 7259 | 9687 |
| (ii) Other approved securities | - | 2044 | 139 | 114 | 4 | 4 | - | - | - | - |
| (iii) Shares | 4 | 4 | 460 | - | 2404 | 2394 | - | - | - | - |
| (iv) Debentures and bonds | 3916 | 7600 | 1958 | 11608 | 30264 | 68851 | 1400 | 6500 | 250 | 3100 |
| (v) Subsidiaries and joint ventures | - | - | - | - | - | - | - | - | - | - |
| (vi) Others | - | 1200 | 194 | - | 2825 | 3771 | - | - | - | - |
| 6.B Investments outside India | - | - | - | - | - | - | - | - | - | - |
| (i) Government securities | - | - | - | - | - | - | - | - | - | - |
| (ii) Subsidiaries and joint ventures | - | - | - | - | - | - | - | - | - | - |
| (iii) Others | - | - | - | - | - | - | - | - | - | - |
| 7. Advances | 28846 | 26625 | 42897 | 34463 | 164335 | 163514 | 7046 | 3811 | 15477 | 14306 |
| | (30.1) | (32.6) | (46.0) | (38.1) | (50.2) | (36.7) | (45.8) | (17.4) | (35.5) | (39.8) |
| 7.1. Bills purchased and discounted | 1511 | 1644 | 2954 | 3678 | 16504 | 15719 | 280 | 864 | 2313 | 1770 |
| 7.2. Cash credits, overdrafts & loans | 15954 | 14244 | 13533 | 20594 | 69327 | 78515 | 1144 | 1494 | 8797 | 9546 |
| 7.3. Term loans | 11381 | 10737 | 26410 | 10192 | 78504 | 69280 | 5622 | 1453 | 4367 | 2991 |
| Priority sector advances included in 7. | 6626 | 9691 | 6383 | 3123 | 41902 | 45893 | 888 | 999 | 5501 | 6059 |
| 8. Fixed Assets | 1272 | 1200 | 281 | 262 | 13225 | 13130 | 137 | 124 | 354 | 480 |
| | (1.3) | (1.5) | (0.3) | (0.3) | (4.0) | (2.9) | (0.9) | (0.6) | (0.8) | (1.3) |
| 8.1. Premises | 996 | 946 | 281 | - | 10540 | 10550 | 135 | - | - | - |
| 8.2. Fixed assets under construction | - | - | - | - | - | - | 1 | - | - | - |
| 8.3. Other fixed assets | 276 | 254 | - | 262 | 2684 | 2580 | - | 124 | 354 | 480 |
| 9. Other Assets | 16087 | 8084 | 5721 | 5116 | 15795 | 24329 | 1879 | 2141 | 1907 | 2974 |
| | (16.8) | (9.9) | (6.1) | (5.7) | (4.8) | (5.5) | (12.2) | (9.8) | (4.4) | (8.3) |
| 9.1. Inter - office adjustments (net) | 24 | - | - | - | - | - | - | - | - | - |
| 9.2. Interest accrued | 8258 | 1005 | 1049 | 1486 | 3717 | 5528 | 175 | 261 | 232 | 341 |
| 9.3. Tax paid | 2238 | 2422 | - | - | 5396 | 7112 | 8 | 30 | 65 | 381 |
| 9.4. Stationery and stamps | - | - | - | - | 185 | 94 | - | - | - | - |
| 9.5. Others | 5566 | 4657 | 4672 | 3630 | 6496 | 11595 | 1696 | 1851 | 1609 | 2253 |
| Total Assets | 95788 | 81718 | 93162 | 90443 | 327286 | 445216 | 15386 | 21912 | 43626 | 35941 |
| | (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.