

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1998-99 (Part 10 of 11)
FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Grindlays Bank		Hanil Bank		Hongkong & Shanghai Bank		International Netherlandene Bank		KBC Bank	
	1998	1999	1998	1999@	1998	1999	1998	1999	1998	1999
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	8516	8516	3583	3583	-	-	6792	6792		5876
	(0.8)	(0.7)	(78.7)	(96.4)	(-)	(-)	(12.9)	(10.6)		(99.8)
2. Reserves and Surplus	94998	91132	113	74	84456	78167	1657	1679		-
	(9.4)	(7.7)	(2.5)	(2.0)	(11.4)	(8.5)	(3.1)	(2.6)		(-)
2.1. Statutory Reserves	13991	17509	23	23	9944	11019	501	505		-
2.2. Capital Reserves	32930	33444	-	-	55118	56195	-	-		-
2.3. Share Premium	-	5684	-	-	-	-	-	-		-
2.4. Revenue and other Reserves	20493	16895	91	51	26	814	-	-		-
2.5. Balance of Profit	27584	17600	-	-	19369	10139	1157	1174		-
3. Deposits	776383	869108	553	-	549293	638602	9617	19270		-
	(76.8)	(73.4)	(12.2)	(-)	(74.1)	(69.4)	(18.3)	(30.2)		(-)
3.1. Demand deposits	145088	134509	106	-	116708	125458	4283	1648		-
(i) From banks	4452	5851	-	-	1423	4782	12	5		-
(ii) From others	140636	128658	106	-	115286	120676	4270	1643		-
3.2. Savings bank deposits	111159	127479	-	-	65027	86318	376	1546		-
3.3. Term deposits	520137	607120	448	-	367557	426826	4958	16076		-
(i) From banks	680	63973	-	-	-	-	-	-		-
(ii) From others	519457	543146	448	-	367557	426826	4958	16076		-
3.A Deposits of branches in India	776383	869108	553	-	549293	638602	9617	19270		-
3.B Deposits of branches outside India	-	-	-	-	-	-	-	-		-
4. Borrowings	32727	121471	254	-	39810	111810	32334	33199		-
	(3.2)	(10.3)	(5.6)	(-)	(5.4)	(12.2)	(61.4)	(52.0)		(-)
4.1. Borrowings in India	27194	110520	254	-	38313	110439	30435	33199		-
(i) From Reserve Bank of India	-	27180	254	-	7200	32300	1186	1842		-
(ii) From other banks	16246	44685	-	-	22443	65554	17560	23575		-
(iii) From other institutions and agencies	10948	38655	-	-	8670	12585	11689	7782		-
4.2. Borrowings outside India	5534	10952	-	-	1497	1371	1899	-		-
5. Other liabilities	98801	93972	46	59	68218	91281	2281	2906		12
	(9.8)	(7.9)	(1.0)	(1.6)	(9.2)	(9.9)	(4.3)	(4.6)		(0.2)
5.1. Bills payable	21751	20208	6	-	13832	20995	199	334		-
5.2. Inter-office adjustments	-	-	-	-	5028	3907	-	-		-
5.3. Interest accrued	17375	15904	3	-	24109	24672	216	549		-
5.4. Others (including provisions)	59675	57861	37	59	25249	41707	1865	2023		12
Total Liabilities	1011425	1184199	4550	3716	741777	919860	52682	63846		5888
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)
1. Cash in hand	3172	2981	5	-	1448	2253	18	25		-
	(0.3)	(0.3)	(0.1)	(-)	(0.2)	(0.2)	(-)	(-)		(-)
2. Balances with RBI	81661	80528	69	82	48722	50186	1701	2956		22
	(8.1)	(6.8)	(1.5)	(2.2)	(6.6)	(5.5)	(3.2)	(4.6)		(0.4)
3. Balances with banks in India	1927	63353	23	3616	9094	10496	398	555		94
	(0.2)	(5.3)	(0.5)	(97.3)	(1.2)	(1.1)	(0.8)	(0.9)		(1.6)
4. Money at call and short notice	65751	79718	150	-	1000	6200	4680	636		575
	(6.5)	(6.7)	(3.3)	(-)	(0.1)	(0.7)	(8.9)	(1.0)		(9.8)
5. Balances with banks outside India	13463	-	22	-	67932	113429	546	322		-
	(1.3)	(-)	(0.5)	(-)	(9.2)	(12.3)	(1.0)	(0.5)		(-)
6. Investments	335469	450521	2541	-	222113	346477	24320	25106		4025
	(33.2)	(38.0)	(55.9)	(-)	(29.9)	(37.7)	(46.2)	(39.3)		(68.4)
6.A. Investments in India	335469	450521	2541	-	222113	346477	24320	25106		4025

	(i) Government securities	236573	288960	541	-	166313	210443	10172	13106	25
	(ii) Other approved securities	2116	2111	2000	-	6325	6280	-	-	-
	(iii) Shares	434	434	-	-	89	24	-	-	-
	(iv) Debentures and bonds	82251	156212	-	-	43480	119060	14148	12000	4000
	(v) Subsidiaries and joint ventures	-	-	-	-	5	5	-	-	-
	(vi) Others	14095	2803	-	-	5900	10664	-	-	-
6.B	Investments outside India	-	-	-	-	-	-	-	-	-
	(i) Government securities	-	-	-	-	-	-	-	-	-
	(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-
	(iii) Others	-	-	-	-	-	-	-	-	-
7. Advances		418893	417903	734	-	280847	279481	14842	27238	-
		(41.4)	(35.3)	(16.1)	(-)	(37.9)	(30.4)	(28.2)	(42.7)	(-)
	7.1. Bills purchased and discounted	45681	44392	59	-	28681	28573	109	1816	-
	7.2. Cash credits, overdrafts & loans	72695	87212	675	-	113448	96912	3975	2535	-
	7.3. Term loans	300516	286299	-	-	138718	153995	10758	22888	-
	Priority sector advances included in 7.	30436	23619	-	-	58112	68264	6031	5133	-
8. Fixed Assets		44079	46644	132	-	41018	46560	535	586	238
		(4.4)	(3.9)	(2.9)	(-)	(5.5)	(5.1)	(1.0)	(0.9)	(4.0)
	8.1. Premises	33235	32996	-	-	36683	39423	-	-	-
	8.2. Fixed assets under construction	1523	1707	-	-	-	-	-	-	-
	8.3. Other fixed assets	9320	11941	132	-	4334	7138	535	586	238
9. Other Assets		47011	42551	873	17	69604	64778	5640	6420	934
		(4.6)	(3.6)	(19.2)	(0.5)	(9.4)	(7.0)	(10.7)	(10.1)	(15.9)
	9.1. Inter - office adjustments (net)	14753	8385	-	-	-	-	-	-	-
	9.2. Interest accrued	12717	17539	204	-	8746	11740	667	1016	4
	9.3. Tax paid	-	-	35	-	4776	4914	542	949	-
	9.4. Stationery and stamps	-	-	-	-	219	103	-	-	-
	9.5. Others	19541	16627	634	17	55864	48021	4431	4455	929
	Total Assets	1011425	1184199	4550	3716	741777	919860	52682	63846	5888
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1998-99
FOREIGN BANKS**

(Amount in Rs. lakh)										
Items	As on 31st March									
	Krung Thai Bank		Mashreq Bank		Morgan Guaranty Trust		Oman International Bank		Overseas Chinese Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Capital	3584	3584	3182	3182		11913	2642	3528	3776	3776
	(92.0)	(87.4)	(10.0)	(8.9)		(40.8)	(7.3)	(7.5)	(86.7)	(70.2)
2. Reserves and Surplus	100	147	1971	993		-	1269	569	-174	61
	(2.6)	(3.6)	(6.2)	(2.8)		-	(3.5)	(1.2)	(-4.0)	(1.1)
2.1. Statutory Reserves	46	81	713	713		-	569	569	8	55
2.2. Capital Reserves	-	-	-	-		-	-	-	-	-
2.3. Share Premium	-	6	-	-		-	-	-	-	-
2.4. Revenue and other Reserves	54	59	-	-		-	364	-	-	-
2.5. Balance of Profit	-	-	1259	280		-	336	-	-182	6
3. Deposits	32	224	23732	23634		-	29094	35276	703	1459
	(0.8)	(5.5)	(74.8)	(66.0)		-	(80.1)	(75.0)	(16.1)	(27.1)
3.1. Demand deposits	27	5	5567	2987		-	2834	3091	356	501
	-	-	147	149		-	55	77	-	-
(i) From banks	-	-	-	-		-	-	-	-	-
(ii) From others	27	5	5421	2837		-	2779	3015	356	501
3.2 Savings bank deposits	-	-	895	521		-	1726	2109	9	14
3.3. Term deposits	5	219	17270	20127		-	24534	30075	337	944
	-	-	174	6572		-	118	1190	-	-
(i) From banks	-	-	-	-		-	-	-	-	-
(ii) From others	5	219	17096	13555		-	24415	28886	337	944
3.A. Deposits of branches in India	32	224	23732	23634		-	29094	35276	703	1459
3.B. Deposits of branches outside India	-	-	-	-		-	-	-	-	-

4. Borrowings	-	-	1900	6576	16177	184	2741	-	-
	(-)	(-)	(6.0)	(18.4)	(55.4)	(0.5)	(5.8)	(-)	(-)
4.1. Borrowings in India	-	-	1900	6576	16177	131	2650	-	-
(i) From Reserve Bank of India	-	-	-	76	10034	-	-	-	-
(ii) From other banks	-	-	1000	2500	6143	102	2130	-	-
(iii) From other institutions and agencies	-	-	900	4000	-	29	520	-	-
4.2. Borrowings outside India	-	-	-	-	1120	53	91	-	-
5. Other liabilities	180	147	931	1417	(3.8)	3112	4928	53	84
	(4.6)	(3.6)	(2.9)	(4.0)	-	(8.6)	(10.5)	(1.2)	(1.6)
5.1. Bills payable	3	4	310	109	-	195	213	-	8
5.2. Inter-office adjustments	163	130	-	574	-	-	7	-	1
5.3. Interest accrued	-	3	95	176	37	2638	3887	6	11
5.4. Others (including provisions)	14	9	526	558	1083	278	820	47	64
Total Liabilities	3897	4102	31717	35803	29210	36300	47041	4358	5381
	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)
1. Cash in hand	-	-	59	61	-	156	61	3	2
	(-)	(-)	(0.2)	(0.2)	-	(0.4)	(0.1)	(0.1)	(-)
2. Balances with RBI	6	23	2023	1004	542	1339	1870	79	106
	(0.2)	(0.6)	(6.4)	(2.8)	(1.8)	(3.7)	(4.0)	(1.8)	(2.0)
3. Balances with banks in India	2574	1392	6	31	1	96	2586	508	1419
	(66.1)	(33.9)	(-)	(0.1)	(0.2)	(0.3)	(5.5)	(11.7)	(26.4)
4. Money at call and short notice	183	-	-	-	185	-	-	287	-
	(4.7)	(-)	(-)	(-)	(83.7)	(-)	(-)	(6.6)	(-)
5. Balances with banks outside India	23	1734	1430	994	-	443	3013	73	273
	(0.6)	(42.3)	(4.5)	(2.8)	-	(1.2)	(6.4)	(1.7)	(5.1)
6. Investments	91	207	8103	13159	24450	8582	13635	581	931
	(2.3)	(5.0)	(25.5)	(36.8)	(83.7)	(23.6)	(29.0)	(13.3)	(17.3)
6.A Investments in India	91	207	8103	13159	24450	8582	13635	581	931
(i) Government securities	-	50	7679	7579	-	8382	12935	233	631
(ii) Other approved securities	21	28	113	113	-	200	200	-	-
(iii) Shares	-	-	16	16	-	-	500	-	-
(iv) Debentures and bonds	70	70	295	5452	-	-	-	300	300
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-
(vi) Others	-	59	-	-	-	-	-	48	-
6.B Investments outside India	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-
7. Advances	543	324	15108	16058	-	17119	20318	2270	2225
	(13.9)	(7.9)	(47.6)	(44.9)	-	(47.2)	(43.2)	(52.1)	(41.4)
7.1 Bills purchased and discounted	534	223	5010	4547	-	6479	3019	678	650
7.2 Cash credits, overdrafts & loans	-	101	7132	10594	-	4397	9105	260	460
7.3 Term loans	9	-	2966	917	-	6244	8194	1332	1115
Priority sector advances included in 7.	69	36	1098	5404	-	3918	4356	1707	1775
8. Fixed Assets	98	88	439	390	1317	2661	2239	71	63
	(2.5)	(2.2)	(1.4)	(1.1)	(4.5)	(7.3)	(4.8)	(1.6)	(1.2)
8.1 Premises	-	-	-	-	-	2428	2030	-	-
8.2 Fixed assets under construction	-	-	-	-	-	21	-	-	-
8.3 Other fixed assets	98	88	439	390	1317	212	209	71	63
9. Other Assets	380	334	4549	4105	2715	5904	3319	486	361
	(9.7)	(8.1)	(14.3)	(11.5)	(9.2)	(16.3)	(7.1)	(11.1)	(6.7)
9.1. Inter - office adjustments (net)	-	-	-	-	-	3979	-	-	-
9.2. Interest accrued	22	30	371	335	-	526	438	59	53
9.3. Tax paid	46	48	1580	1912	321	842	797	7	47
9.4. Stationery and stamps	-	-	2	1	3	-	-	-	-
9.5. Others	312	257	2596	1856	2391	556	2084	420	262
Total Assets	3897	4102	31717	35803	-	29210	36300	47041	4358
	(100.0)	(100.0)	(100.0)	(100.0)	#DIV/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.

