

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

(Amount in Rs. lakh)

Items	As on 31st March									
	Sakura Bank		Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Capital	8862	8862	5680	5680	4075	5988	20	20	-	-
	(11.1)	(12.9)	(17.8)	(20.4)	(4.3)	(8.5)	(0.6)	(0.6)	(-)	(-)
2. Reserves and Surplus	5125	1463	1314	1603	4506	2262	601	528	74196	58001
	(6.4)	(2.1)	(4.1)	(5.8)	(4.7)	(3.2)	(18.2)	(14.4)	(11.6)	(7.1)
2.1. Statutory Reserves	1493	1493	461	519	1267	1267	142	192	7601	7674
2.2. Capital Reserves	-	-	45	75	113	-	28	28	285	-
2.3. Share Premium	-	-	-	1008	-	-	-	-	-	690
2.4. Revenue and other Reserves	-	-	807	-	-	113	-	-	66310	18219
2.5. Balance of Profit	3633	-29	-	-	3127	882	430	308	-	31418
3. Deposits	11919	24697	20968	9189	65611	42157	2004	2182	480702	535265
	(14.9)	(36.0)	(65.8)	(33.0)	(69.1)	(59.5)	(60.5)	(59.4)	(75.1)	(65.6)
3.1. Demand deposits	7690	9039	2924	2159	2310	2932	1750	1875	69958	89404
(i) From banks	-	1	1	1	53	118	1108	1048	2180	1812
(ii) From others	7689	9039	2923	2157	2257	2813	642	827	67778	87592
3.2. Savings bank deposits	1008	1094	371	488	70	249	45	66	38584	56308
3.3. Term deposits	3221	14564	17674	6542	63232	38977	209	242	372160	389552
(i) From banks	-	10000	-	-	-	-	-	-	-	-
(ii) From others	3221	4564	17674	6542	63232	38977	209	242	372160	389552
3.A. Deposits of branches in India	11919	24697	20968	9189	65611	42157	2004	2182	480702	535265
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	51463	32558	1025	11200	18185	18728	-	-	35187	161643
	(64.4)	(47.4)	(3.2)	(40.3)	(19.2)	(26.5)	(-)	(-)	(5.5)	(19.8)
4.1. Borrowings in India	6043	7100	1025	11200	18185	18624	-	-	34475	160813
(i) From Reserve Bank of India	-	-	525	-	-	-	-	-	-	11139
(ii) From other banks	6043	7100	500	9500	16685	16824	-	-	26408	126355
(iii) From other institutions and agencies	-	-	-	1700	1500	1800	-	-	8067	23319
4.2. Borrowings outside India	45419	25458	-	-	-	103	-	-	711	830
5. Other liabilities	2483	1084	2888	150	2541	1666	684	945	49796	60807
	(3.1)	(1.6)	(9.1)	(0.5)	(2.7)	(2.4)	(20.7)	(25.7)	(7.8)	(7.5)
5.1. Bills payable	887	74	2750	50	253	291	-	-	6452	4710
5.2. Inter-office adjustments	-	-	-	-	1	-	3	36	-	-
5.3. Interest accrued	360	405	88	60	345	562	3	3	25668	34426
5.4. Others (including provisions)	1237	605	50	40	1943	814	679	907	17675	21670
Total Liabilities	79852	68665	31875	27822	94918	70801	3310	3676	639880	815716
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
1. Cash in hand	58	40	17	24	8	13	56	64	1664	2082
	(0.1)	(0.1)	(0.1)	(0.1)	(-)	(-)	(1.7)	(1.8)	(0.3)	(0.3)
2. Balances with RBI	2377	3153	5714	1819	4504	3083	585	345	50509	64100
	(3.0)	(4.6)	(17.9)	(6.5)	(4.7)	(4.4)	(17.7)	(9.4)	(7.9)	(7.9)
3. Balances with banks in India	2196	2705	2	2	89	133	27	12	2934	5668
	(2.8)	(3.9)	(-)	(-)	(0.1)	(0.2)	(0.8)	(0.3)	(0.5)	(0.7)
4. Money at call and short notice	-	1500	-	-	4344	5092	-	-	-	17200
	(-)	(2.2)	(-)	(-)	(4.6)	(7.2)	(-)	(-)	(-)	(2.1)
5. Balances with banks outside India	22	118	52	2223	682	1324	980	1259	104	247
	(-)	(0.2)	(0.2)	(8.0)	(0.7)	(1.9)	(29.6)	(34.2)	(-)	(-)
6. Investments	18453	15019	6608	4634	30253	23632	313	310	152760	271977
	(23.1)	(21.9)	(20.7)	(16.7)	(31.9)	(33.4)	(9.5)	(8.4)	(23.9)	(33.3)
6.A. Investments in India	18453	15019	6608	4634	30253	23632	313	310	152760	271977
(i) Government securities	17662	12734	6608	4634	23949	17866	220	310	121450	161273
(ii) Other approved securities	-	-	-	-	55	55	-	-	4127	4369
(iii) Shares	21	21	-	-	221	221	-	-	28	2528
(iv) Debentures and bonds	769	2264	-	-	2540	5490	-	-	22657	97751

	(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	5	-
	(vi) Others	-	-	-	-	3488	-	93	-	4494 6055
6.B	Investments outside India	-	-	-	-	-	-	-	-	-
	(i) Government securities	-	-	-	-	-	-	-	-	-
	(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-
	(iii) Others	-	-	-	-	-	-	-	-	-
7.	Advances	50874	41926	17302	17994	45951	28954	566	631	317974 338122
		(63.7)	(61.1)	(54.3)	(64.7)	(48.4)	(40.9)	(17.1)	(17.2)	(49.7) (41.5)
7.1.	Bills purchased and discounted	11110	7768	1459	423	3400	2229	370	584	29749 19182
7.2.	Cash credits, overdrafts & loans	29115	24552	14527	15427	22516	16306	195	48	139905 142667
7.3.	Term loans	10648	9606	1317	2144	20035	10418	-	-	148319 176273
	Priority sector advances included in 7.	16100	10921	5262	3846	6224	5709	4	1	67743 84089
8.	Fixed Assets	740	635	365	393	5113	4879	17	36	25880 26598
		(0.9)	(0.9)	(1.1)	(1.4)	(5.4)	(6.9)	(0.5)	(1.0)	(4.0) (3.3)
8.1.	Premises	251	232	12	39	4836	4594	-	-	21010 20182
8.2.	Fixed assets under construction	-	-	-	-	-	-	-	-	-
8.3.	Other fixed assets	489	403	353	355	277	285	17	36	4869 6416
9.	Other Assets	5131	3569	1815	732	3974	3691	765	1019	88055 89723
		(6.4)	(5.2)	(5.7)	(2.6)	(4.2)	(5.2)	(23.1)	(27.7)	(13.8) (11.0)
9.1.	Inter - office adjustments (net)	1286	688	829	-	-	6	29	29	28703 11485
9.2.	Interest accrued	1463	1220	299	195	710	418	-	-	8049 24636
9.3.	Tax paid	-	-	355	360	1910	1830	721	975	18133 20522
9.4.	Stationery and stamps	-	-	-	-	1	1	2	1	59 22
9.5.	Others	2383	1660	332	177	1354	1435	13	13	33112 33059
	Total Assets	79852	68665	31875	27822	94918	70801	3310	3676	639880 815716
		(100.0)	(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									
	State Bank of Mauritius		Sumitomo Bank		The Fuji Bank		The Siam Commercial Bank		Toronto Dominion Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
1. Capital	8339	8339	5175	5175	7086	7086	3359	3359	3877	4104
	(42.8)	(26.3)	(26.3)	(13.6)	(36.7)	(30.3)	(21.2)	(24.8)	(96.0)	(75.1)
2. Reserves and Surplus	1438	1427	201	652	92	120	1023	578	124	314
	(7.4)	(4.5)	(1.0)	(1.7)	(0.5)	(0.5)	(6.4)	(4.3)	(3.1)	(5.7)
2.1. Statutory Reserves	327	441	40	158	92	120	206	280	42	80
2.2. Capital Reserves	20	-	-	-	-	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	20	-	21	-	-	-	8	-	-
2.5. Balance of Profit	1091	966	161	473	-	-	817	290	82	234
3. Deposits	7081	12712	12010	19306	1960	11966	6093	6753	-	-
	(36.4)	(40.2)	(61.1)	(50.9)	(10.1)	(51.1)	(38.4)	(49.8)	(-)	(-)
3.1. Demand deposits	426	295	1898	4232	178	70	363	382	-	-
(i) From banks	4	-	-	2500	1	2	-	-	-	-
(ii) From others	421	295	1898	1732	177	67	363	382	-	-
3.2. Savings bank deposits	61	80	6	76	2	1	-	-	-	-
3.3. Term deposits	6595	12336	10106	14997	1780	11895	5730	6371	-	-
(i) From banks	-	-	1000	243	1000	7050	3550	1725	-	-
(ii) From others	6595	12336	9106	14754	780	4845	2180	4646	-	-
3.A. Deposits of branches in India	7081	12712	12010	19306	1960	11966	6093	6753	-	-
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	1000	6156	2000	12300	10050	3800	4421	1559	-	1000
	(5.1)	(19.4)	(10.2)	(32.4)	(52.0)	(16.2)	(27.8)	(11.5)	(-)	(18.3)
4.1. Borrowings in India	1000	6156	2000	12300	10050	3800	3236	1559	-	1000
(i) From Reserve Bank of India	-	1656	-	2000	-	800	1203	1559	-	-
(ii) From other banks	1000	2000	2000	9700	9050	3000	-	-	-	1000

	(iii) From other institutions and agencies	-	2500	-	600	1000	-	2033	-	-	-
4.2.	Borrowings outside India	-	-	-	-	-	-	1185	-	-	-
5.	Other liabilities	1609	3025	269	503	124	444	979	1300	37	47
		(8.3)	(9.6)	(1.4)	(1.3)	(0.6)	(1.9)	(6.2)	(9.6)	(0.9)	(0.9)
5.1.	Bills payable	420	731	-	-	-	-	-	-	-	-
5.2.	Inter-office adjustments	10	13	-	-	-	-	-	-	-	-
5.3.	Interest accrued	84	344	239	341	6	216	70	94	-	-
5.4.	Others (including provisions)	1095	1936	30	162	119	228	909	1206	37	47
	Total Liabilities	19468	31658	19654	37936	19311	23415	15875	13548	4038	5465
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
1.	Cash in hand	7	34	4	-	1	2	2	1	-	-
		(-)	(0.1)	(-)	(-)	(-)	(-)	(-)	(-)	(-)	(-)
2.	Balances with RBI	695	1403	1056	2031	357	521	726	747	2	8
		(3.6)	(4.4)	(5.4)	(5.4)	(1.8)	(2.2)	(4.6)	(5.5)	(-)	(0.1)
3.	Balances with banks in India	772	53	568	735	7	2192	1040	893	468	1613
		(4.0)	(0.2)	(2.9)	(1.9)	(-)	(9.4)	(6.5)	(6.6)	(11.6)	(29.5)
4.	Money at call and short notice	970	-	-	382	-	400	500	200	-	-
		(5.0)	(-)	(-)	(1.0)	(-)	(1.7)	(3.1)	(1.5)	(-)	(-)
5.	Balances with banks outside India	1512	786	-	-	16	16	214	131	-	-
		(7.8)	(2.5)	(-)	(-)	(0.1)	(0.1)	(1.3)	(1.0)	(-)	(-)
6.	Investments	2030	5600	3112	7226	3444	5014	2533	2041	21	46
		(10.4)	(17.7)	(15.8)	(19.0)	(17.8)	(21.4)	(16.0)	(15.1)	(0.5)	(0.8)
6.A.	Investments in India	2030	5600	3112	7226	3444	5014	2533	2041	21	46
	(i) Government securities	1450	3612	2170	4046	-	-	2300	1800	21	46
	(ii) Other approved securities	570	379	-	-	-	-	-	-	-	-
	(iii) Shares	-	-	-	-	-	-	-	-	-	-
	(iv) Debentures and bonds	10	1610	-	-	-	597	233	241	-	-
	(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
	(vi) Others	-	-	942	3180	3444	4417	-	-	-	-
6.B.	Investments outside India	-	-	-	-	-	-	-	-	-	-
	(i) Government securities	-	-	-	-	-	-	-	-	-	-
	(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
	(iii) Others	-	-	-	-	-	-	-	-	-	-
7.	Advances	10277	19012	12912	25259	13094	12777	9827	8014	3290	3540
		(52.8)	(60.1)	(65.7)	(66.6)	(67.8)	(54.6)	(61.9)	(59.1)	(81.5)	(64.8)
7.1.	Bills purchased and discounted	4257	8710	-	1199	219	1014	1773	1341	-	-
7.2.	Cash credits, overdrafts & loans	4152	5963	42	593	7425	5917	3997	2922	-	750
7.3.	Term loans	1867	4339	12869	23467	5451	5846	4057	3751	3290	2790
	Priority sector advances included in 7.	5121	9944	-	7839	1960	1270	3660	1660	-	750
8.	Fixed Assets	1741	1995	324	307	161	169	71	48	64	55
		(8.9)	(6.3)	(1.6)	(0.8)	(0.8)	(0.7)	(0.4)	(0.4)	(1.6)	(1.0)
8.1.	Premises	1602	1800	157	149	123	119	-	-	-	-
8.2.	Fixed assets under construction	2	-	-	-	-	-	-	-	-	-
8.3.	Other fixed assets	137	195	166	157	38	51	71	48	64	55
9.	Other Assets	1463	2775	1678	1996	2232	2324	962	1475	193	203
		(7.5)	(8.8)	(8.5)	(5.3)	(11.6)	(9.9)	(6.1)	(10.9)	(4.8)	(3.7)
9.1.	Inter - office adjustments (net)	-	-	85	82	-	-	-	-	-	-
9.2.	Interest accrued	45	283	87	261	126	407	231	332	2	9
9.3.	Tax paid	1296	1928	-	18	8	72	-	979	-	-
9.4.	Stationery and stamps	1	-	-	-	-	-	-	-	-	-
9.5.	Others	121	563	1507	1635	2097	1844	731	164	191	194
	Total Assets	19468	31658	19654	37936	19311	23415	15875	13548	4038	5465
		(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.