

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks :  
1999 and 2000 (Part 8 of 12)  
FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31									
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank International Indonesia	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>1. Capital</b>	<b>1500</b>	<b>16902</b>	<b>20</b>	<b>20</b>	<b>1568</b>	<b>1568</b>	<b>3698</b>	<b>3698</b>	<b>6082</b>	<b>6082</b>
	(0.4)	(2.2)	(-)	(-)	(0.5)	(0.6)	(59.7)	(50.0)	(44.6)	(53.3)
<b>2. Reserves and Surplus</b>	<b>32991</b>	<b>40700</b>	<b>2609</b>	<b>3284</b>	<b>23155</b>	<b>24225</b>	<b>248</b>	<b>330</b>	<b>76</b>	<b>76</b>
	(8.3)	(5.4)	(3.9)	(4.9)	(7.1)	(8.9)	(4.0)	(4.5)	(0.6)	(0.7)
2.1. Statutory Reserves	5911	8291	495	565	9384	9938	74	119	76	76
2.2. Capital Reserves	37	-	12	12	1538	797	-	-	-	-
2.3. Share Premium	275	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	6776	9525	1300	1623	-	741	-	-	-	-
2.5. Balance of Profit	19992	22884	802	1083	12233	12749	174	211	-	-
<b>3. Deposits</b>	<b>188100</b>	<b>342293</b>	<b>48541</b>	<b>59048</b>	<b>173320</b>	<b>141834</b>	<b>2215</b>	<b>3005</b>	<b>3213</b>	<b>1861</b>
	(47.3)	(45.5)	(72.1)	(87.7)	(52.9)	(52.0)	(35.8)	(40.6)	(23.6)	(16.3)
<b>3.1. Demand deposits</b>	<b>40408</b>	<b>102739</b>	<b>6460</b>	<b>6090</b>	<b>39387</b>	<b>40097</b>	<b>1284</b>	<b>1858</b>	<b>81</b>	<b>299</b>
(i) From banks	615	831	335	42	4021	6839	728	1220	7	-
(ii) From others	39793	101908	6125	6048	35366	33258	556	638	74	299
<b>3.2. Savings bank deposits</b>	<b>8698</b>	<b>37301</b>	<b>2769</b>	<b>3867</b>	<b>11797</b>	<b>14824</b>	<b>36</b>	<b>30</b>	<b>25</b>	<b>30</b>
<b>3.3. Term deposits</b>	<b>138994</b>	<b>202253</b>	<b>39312</b>	<b>49091</b>	<b>122135</b>	<b>86912</b>	<b>895</b>	<b>1117</b>	<b>3107</b>	<b>1532</b>
(i) From banks	30100	30000	6386	6386	507	8431	-	730	200	-
(ii) From others	108894	172253	32926	42705	121629	78481	895	387	2907	1532
3.A. Deposits of branches in India	188100	342293	48541	59048	173320	141834	2215	3005	3213	1861
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>162730</b>	<b>311350</b>	<b>10550</b>	<b>1000</b>	<b>107326</b>	<b>88412</b>	<b>-</b>	<b>200</b>	<b>3783</b>	<b>3163</b>
	(40.9)	(41.4)	(15.7)	(1.5)	(32.8)	(32.4)	(-)	(2.7)	(27.8)	(27.7)
4.1. Borrowings in India	156459	293217	10550	1000	105612	88412	-	200	3783	1637
(i) From Reserve Bank of India	38302	87660	-	-	20780	13344	-	-	773	237
(ii) From other banks	86937	141272	8500	1000	40568	31068	-	-	3010	1400
(iii) From other institutions and agencies	31220	64285	2050	-	44264	44000	-	200	-	-
4.2. Borrowings outside India	6272	18133	-	-	1714	-	-	-	-	1526
<b>5. Other liabilities</b>	<b>12405</b>	<b>40414</b>	<b>5572</b>	<b>4003</b>	<b>22193</b>	<b>16530</b>	<b>34</b>	<b>166</b>	<b>470</b>	<b>219</b>
	(3.1)	(5.4)	(8.3)	(5.9)	(6.8)	(6.1)	(0.6)	(2.2)	(3.4)	(1.9)
5.1. Bills Payable	4835	13355	134	171	2094	2154	-	-	48	40
5.2. Inter-office adjustments	-	-	91	85	1573	631	-	-	-	38
5.3. Interest accrued	2351	3981	3619	2754	9646	4384	19	26	122	141
5.4. Others (including provisions)	5220	23078	1729	993	8880	9362	16	140	299	-
<b>Total Liabilities</b>	<b>397727</b>	<b>751659</b>	<b>67292</b>	<b>67354</b>	<b>327562</b>	<b>272570</b>	<b>6195</b>	<b>7400</b>	<b>13624</b>	<b>11402</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31									
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank International Indonesia	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>1. Cash in hand</b>	<b>428</b>	<b>1684</b>	<b>39</b>	<b>53</b>	<b>847</b>	<b>890</b>	<b>8</b>	<b>17</b>	<b>25</b>	<b>20</b>
	(0.1)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.2)	(0.2)	(0.2)
<b>2. Balances with RBI</b>	<b>17536</b>	<b>32084</b>	<b>1749</b>	<b>1874</b>	<b>15321</b>	<b>10109</b>	<b>116</b>	<b>91</b>	<b>495</b>	<b>191</b>
	(4.4)	(4.3)	(2.6)	(2.8)	(4.7)	(3.7)	(1.9)	(1.2)	(3.6)	(1.7)
3. Balances with banks in India	243	218	961	5116	1967	279	3079	3656	213	68
	(0.1)	(-)	(1.4)	(7.6)	(0.6)	(0.1)	(49.7)	(49.4)	(1.6)	(0.6)
4. Money at call and short notice	50	1000	-	-	48544	6131	764	200	-	200
	(-)	(0.1)	(-)	(-)	(14.8)	(2.2)	(12.3)	(2.7)	(-)	(1.8)
5. Balances with banks outside India	24955	10571	15414	9183	1459	9385	78	1230	1438	547

	(6.3)	(1.4)	(22.9)	(13.6)	(0.4)	(3.4)	(1.3)	(16.6)	(10.6)	(4.8)
<b>6. Investments</b>	<b>122855</b>	<b>271715</b>	<b>21805</b>	<b>24367</b>	<b>130222</b>	<b>122668</b>	<b>660</b>	<b>690</b>	<b>2961</b>	<b>3461</b>
	(30.9)	(36.1)	(32.4)	(36.2)	(39.8)	(45.0)	(10.6)	(9.3)	(21.7)	(30.4)
6.A. Investments in India	122855	271715	21805	24367	130222	122668	660	690	2961	3461
(i) Government securities	67949	134600	12772	14958	72625	68483	660	591	1961	2467
(ii) Other approved securities	3433	2533	659	659	-	-	-	-	-	-
(iii) Shares	1501	1001	2400	2054	213	195	-	-	-	-
(iv) Debentures and Bonds	38920	126502	5743	6468	40157	36065	-	99	1000	994
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	11052	7080	231	227	17227	17926	-	-	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>207647</b>	<b>389643</b>	<b>22761</b>	<b>23662</b>	<b>96145</b>	<b>89194</b>	<b>687</b>	<b>744</b>	<b>4225</b>	<b>1781</b>
	(52.2)	(51.8)	(33.8)	(35.1)	(29.4)	(32.7)	(11.1)	(10.1)	(31.0)	(15.6)
7.1. Bills purchased and discounted	45805	91350	10167	9338	14106	11161	435	536	2078	54
7.2. Cash credits, overdrafts & loans	110940	155777	10492	9358	67154	57580	74	209	1847	1446
7.3. Term loans	50903	142516	2102	4966	14885	20452	178	-	299	280
<b>Priority sector advances included in 7</b>	<b>83465</b>	<b>135808</b>	<b>3098</b>	<b>3849</b>	<b>28681</b>	<b>30369</b>	<b>435</b>	<b>120</b>	<b>1562</b>	<b>1781</b>
<b>8. Fixed Assets</b>	<b>6211</b>	<b>8065</b>	<b>259</b>	<b>798</b>	<b>7681</b>	<b>7601</b>	<b>64</b>	<b>73</b>	<b>1117</b>	<b>1026</b>
	(1.6)	(1.1)	(0.4)	(1.2)	(2.3)	(2.8)	(1.0)	(1.0)	(8.2)	(9.0)
8.1. Premises	3372	3261	92	622	2545	2501	-	-	1019	962
8.2. Fixed assets under construction	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	2839	4804	168	177	5136	5100	64	73	98	64
<b>9. Other Assets</b>	<b>17802</b>	<b>36680</b>	<b>4304</b>	<b>2301</b>	<b>25376</b>	<b>26312</b>	<b>739</b>	<b>699</b>	<b>3151</b>	<b>4109</b>
	(4.5)	(4.9)	(6.4)	(3.4)	(7.7)	(9.7)	(11.9)	(9.4)	(23.1)	(36.0)
9.1. Inter - office adjustments (net)	2789	407	-	-	-	-	-	-	-	-
9.2. Interest accrued	2985	11530	860	1222	2680	2150	93	98	106	107
9.3. Tax paid	2082	4069	1476	694	7806	9963	19	1	132	178
9.4. Stationery and Stamps	-	-	-	-	-	-	1	-	-	-
9.5. Others	9945	20674	1967	385	14890	14200	626	601	2913	3825
<b>Total Assets</b>	<b>397727</b>	<b>751659</b>	<b>67292</b>	<b>67354</b>	<b>327562</b>	<b>272570</b>	<b>6195</b>	<b>7400</b>	<b>13624</b>	<b>11402</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31									
	Bank Muscat		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
<b>1. Capital</b>	<b>4280</b>	<b>4381</b>	<b>20</b>	<b>20</b>	<b>3441</b>	<b>3441</b>	<b>3809</b>	<b>3809</b>	<b>7867</b>	<b>10744</b>
	(62.1)	(25.2)	(-)	(-)	(7.3)	(6.2)	(31.7)	(23.6)	(8.3)	(8.4)
<b>2. Reserves and Surplus</b>	-	-	<b>63894</b>	<b>68651</b>	<b>747</b>	<b>1488</b>	<b>791</b>	<b>1181</b>	<b>2251</b>	<b>2949</b>
	(-)	(-)	(8.8)	(12.1)	(1.6)	(2.7)	(6.6)	(7.3)	(2.4)	(2.3)
2.1. Statutory Reserves	-	-	15465	18521	546	646	237	364	876	1249
2.2. Capital Reserves	-	-	36891	36891	-	37	-	-	-	-
2.3. Share Premium	-	-	-	-	100	-	-	-	-	-
2.4. Revenue and other Reserves	-	-	11538	13239	54	392	3	3	-	103
2.5. Balance of Profit	-	-	-	-	48	413	551	814	1375	1596
<b>3. Deposits</b>	<b>2069</b>	<b>11937</b>	<b>350185</b>	<b>251177</b>	<b>28031</b>	<b>36591</b>	<b>4074</b>	<b>5167</b>	<b>59313</b>	<b>68142</b>
	(30.0)	(68.6)	(48.4)	(44.2)	(59.3)	(65.6)	(33.9)	(32.0)	(62.8)	(53.2)
<b>3.1. Demand deposits</b>	<b>61</b>	<b>741</b>	<b>64487</b>	<b>45770</b>	<b>2385</b>	<b>2825</b>	<b>962</b>	<b>1156</b>	<b>7289</b>	<b>5260</b>
(i) From banks	5	8	683	710	68	37	301	513	3703	417
(ii) From others	57	733	63804	45060	2317	2788	661	643	3585	4843
<b>3.2. Savings bank deposits</b>	<b>46</b>	<b>151</b>	<b>29372</b>	<b>9139</b>	<b>966</b>	<b>1370</b>	<b>162</b>	<b>139</b>	<b>1008</b>	<b>1273</b>
<b>3.3. Term deposits</b>	<b>1962</b>	<b>11045</b>	<b>256326</b>	<b>196268</b>	<b>24680</b>	<b>32395</b>	<b>2950</b>	<b>3872</b>	<b>51016</b>	<b>61609</b>
(i) From banks	200	6059	-	-	-	703	-	-	21150	17936
(ii) From others	1762	4986	256326	196268	24680	31693	2950	3872	29866	43673
3.A. Deposits of branches in India	2069	11937	350185	251177	28031	36591	4074	5167	59313	68142

3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>450</b>	<b>900</b>	<b>260528</b>	<b>214975</b>	<b>8680</b>	<b>7873</b>	<b>1803</b>	<b>3156</b>	<b>21599</b>	<b>41104</b>
	(6.5)	(5.2)	(36.0)	(37.9)	(18.4)	(14.1)	(15.0)	(19.5)	(22.9)	(32.1)
4.1. Borrowings in India	450	900	190990	155738	8680	7873	928	2281	21503	37295
(i) From Reserve Bank of India	-	200	25400	27538	1500	3767	928	1135	17588	23483
(ii) From other banks	250	-	135140	103907	5880	2729	-	650	15	11351
(iii) From other institutions and agencies	200	700	30450	24294	1300	1377	-	496	3900	2461
4.2. Borrowings outside India	-	-	69538	59236	-	-	875	875	96	3809
<b>5. Other liabilities</b>	<b>90</b>	<b>171</b>	<b>48894</b>	<b>33121</b>	<b>6355</b>	<b>6403</b>	<b>1525</b>	<b>2843</b>	<b>3409</b>	<b>5105</b>
	(1.3)	(1.0)	(6.8)	(5.8)	(13.4)	(11.5)	(12.7)	(17.6)	(3.6)	(4.0)
5.1. Bills Payable	-	54	10171	6164	92	148	41	73	1668	2962
5.2. Inter-office adjustments	-	3	-	3280	-1	7	79	32	-	-
5.3. Interest accrued	31	69	6150	808	4493	5000	160	143	799	389
5.4. Others (including provisions)	59	45	32573	22870	1770	1248	1246	2595	942	1755
<b>Total Liabilities</b>	<b>6889</b>	<b>17389</b>	<b>723522</b>	<b>567943</b>	<b>47254</b>	<b>55795</b>	<b>12003</b>	<b>16156</b>	<b>94439</b>	<b>128043</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31									
	Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait		Bank of Cylon		Bank of Nova Scotia	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
<b>1. Cash in hand</b>	<b>9</b>	<b>10</b>	<b>1234</b>	<b>874</b>	<b>27</b>	<b>36</b>	<b>77</b>	<b>23</b>	<b>65</b>	<b>93</b>
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.6)	(0.1)	(0.1)	(0.1)
<b>2. Balances with RBI</b>	<b>162</b>	<b>417</b>	<b>31265</b>	<b>14735</b>	<b>1418</b>	<b>2398</b>	<b>234</b>	<b>220</b>	<b>3010</b>	<b>4192</b>
	(2.4)	(2.4)	(4.3)	(2.6)	(3.0)	(4.3)	(2.0)	(1.4)	(3.2)	(3.3)
3. Balances with banks in India	2587	7520	806	651	35	3849	77	42	192	262
	(37.6)	(43.2)	(0.1)	(0.1)	(0.1)	(6.9)	(0.6)	(0.3)	(0.2)	(0.2)
4. Money at call and short notice	-	-	-	-	2832	5641	-	-	-	1443
	(-)	(-)	(-)	(-)	(6.0)	(10.1)	(-)	(-)	(-)	(1.1)
5. Balances with banks outside India	1573	3722	54414	15438	3494	90	1401	3546	6265	7153
	(22.8)	(21.4)	(7.5)	(2.7)	(7.4)	(0.2)	(11.7)	(21.9)	(6.6)	(5.6)
<b>6. Investments</b>	<b>894</b>	<b>2154</b>	<b>220287</b>	<b>130146</b>	<b>15362</b>	<b>15977</b>	<b>1210</b>	<b>1543</b>	<b>17387</b>	<b>20683</b>
	(13.0)	(12.4)	(30.4)	(22.9)	(32.5)	(28.6)	(10.1)	(9.5)	(18.4)	(16.2)
6.A. Investments in India	894	2154	220287	130146	15362	15977	1210	1543	17387	20683
(i) Government securities	26	1507	148720	108148	11070	11408	1210	1543	16030	18795
(ii) Other approved securities	-	-	-	-	89	99	-	-	5	-
(iii) Shares	-	-	6	6	1213	1213	-	-	-	-
(iv) Debentures and Bonds	300	500	71561	21992	2990	3240	-	-	1352	1400
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	568	147	-	-	-	17	-	-	-	488
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>808</b>	<b>2569</b>	<b>363314</b>	<b>365749</b>	<b>21464</b>	<b>25496</b>	<b>7703</b>	<b>9069</b>	<b>61442</b>	<b>87527</b>
	(11.7)	(14.8)	(50.2)	(64.4)	(45.4)	(45.7)	(64.2)	(56.1)	(65.1)	(68.4)
7.1. Bills purchased and discounted	161	524	72839	32835	7384	8274	998	2002	9911	9651
7.2. Cash credits, overdrafts & loans	143	412	158852	243553	8011	6891	6141	6627	27233	30814
7.3. Term loans	504	1633	131623	89361	6069	10331	564	440	24299	47062
<b>Priority sector advances included in 7</b>	<b>40</b>	<b>706</b>	<b>85724</b>	<b>38092</b>	<b>6161</b>	<b>7309</b>	<b>2984</b>	<b>3745</b>	<b>28448</b>	<b>33858</b>
<b>8. Fixed Assets</b>	<b>327</b>	<b>330</b>	<b>5318</b>	<b>3930</b>	<b>635</b>	<b>635</b>	<b>42</b>	<b>36</b>	<b>771</b>	<b>700</b>
	(4.7)	(1.9)	(0.7)	(0.7)	(1.3)	(1.1)	(0.4)	(0.2)	(0.8)	(0.5)
8.1. Premises	102	79	2239	2102	432	410	-	-	273	268
8.2. Fixed assets under construction	-	55	238	-	-	-	-	-	-	-
8.2. Other Fixed assets	225	196	2841	1828	203	225	42	36	498	432
<b>9. Other Assets</b>	<b>530</b>	<b>668</b>	<b>46884</b>	<b>36421</b>	<b>1986</b>	<b>1673</b>	<b>1258</b>	<b>1677</b>	<b>5306</b>	<b>5992</b>

