

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks :
1999 and 2000 (Part 10 of 12)
FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31									
	Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank		Grindlays Bank	
	1999 (41)	2000 (42)	1999 (43)	2000 (44)	1999 (45)	2000 (46)	1999 (47)	2000 (48)	1999 (49)	2000 (50)
1. Capital	3765	5029	29233	29233	4954	4954	7180	7180	8516	8516
	(4.2)	(4.9)	(6.6)	(6.3)	(22.6)	(15.4)	(20.0)	(21.0)	(0.7)	(0.7)
2. Reserves and Surplus	3031	3379	19975	25093	649	1121	89	89	91132	104717
	(3.4)	(3.3)	(4.5)	(5.4)	(3.0)	(3.5)	(0.2)	(0.3)	(7.7)	(9.1)
2.1. Statutory Reserves	1742	2064	6218	7242	154	246	89	89	17509	21112
2.2. Capital Reserves	-	-	25	322	7	7	-	-	33444	-
2.3. Share Premium	-	-	-	-	-	-	-	-	5684	-
2.4. Revenue and other Reserves	25	192	4870	4870	-	3	-	-	16895	62209
2.5. Balance of Profit	1265	1122	8862	12659	489	865	-	-	17600	21396
3. Deposits	77131	85050	212835	216738	11080	5357	19717	12698	869108	847779
	(85.3)	(83.6)	(47.8)	(46.6)	(50.6)	(16.6)	(54.9)	(37.1)	(73.4)	(73.7)
3.1. Demand deposits	5323	5225	95642	99499	283	558	3984	972	134509	139892
(i) From banks	93	39	180	770	67	46	3572	-	5851	3832
(ii) From others	5230	5186	95462	98729	216	512	412	972	128658	136060
3.2. Savings bank deposits	110	78	8121	10104	46	98	51	139	127479	152030
3.3. Term deposits	71698	79747	109071	107135	10751	4700	15681	11586	607120	555857
(i) From banks	21285	21285	-	-	4000	-	-	-	63973	64103
(ii) From others	50413	58462	109071	107135	6751	4700	15681	11586	543146	491754
3.A. Deposits of branches in India	77131	85050	212835	216738	11080	5357	19717	12698	869108	847779
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	1019	2112	147835	156899	4800	20246	5695	5165	121471	72723
	(1.1)	(2.1)	(33.2)	(33.7)	(21.9)	(62.8)	(15.8)	(15.1)	(10.3)	(6.3)
4.1. Borrowings in India	3	2112	141575	156899	4800	20246	5672	5150	110520	70351
(i) From Reserve Bank of India	3	-	-	-	-	-	2772	2096	27180	19500
(ii) From other banks	-	2112	124842	92580	2300	11146	1700	3053	44685	29769
(iii) From other institutions and agencies	-	-	16733	64319	2500	9100	1200	-	38655	21081
4.2. Borrowings outside India	1016	-	6260	-	-	-	23	15	10952	2372
5. Other liabilities	5497	6217	35339	37458	429	562	3260	9123	93972	116082
	(6.1)	(6.1)	(7.9)	(8.0)	(2.0)	(1.7)	(9.1)	(26.6)	(7.9)	(10.1)
5.1. Bills Payable	692	361	5136	12555	30	97	1835	604	20208	18954
5.2. Inter-office adjustments	40	-	6984	11154	-	-	1090	2090	-	13926
5.3. Interest accrued	945	1244	8276	3189	233	133	219	193	15904	1063
5.4. Others (including provisions)	3820	4612	14943	10561	165	332	116	6235	57861	82139
Total Liabilities	90443	101788	445216	465421	21912	32239	35941	34254	1184199	1149816
	(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									
	Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank		Grindlays Bank	
	1999 (41)	2000 (42)	1999 (43)	2000 (44)	1999 (45)	2000 (46)	1999 (47)	2000 (48)	1999 (49)	2000 (50)
1. Cash in hand	1	1	259	398	11	24	8	22	2981	3521
	(-)	(-)	(0.1)	(0.1)	(-)	(0.1)	(-)	(0.1)	(0.3)	(0.3)
2. Balances with RBI	4393	3758	16880	32703	456	546	1733	1100	80528	62073
	(4.9)	(3.7)	(3.8)	(7.0)	(2.1)	(1.7)	(4.8)	(3.2)	(6.8)	(5.4)
3. Balances with banks in India	2097	987	5476	1232	47	1353	41	41	63353	2466
	(2.3)	(1.0)	(1.2)	(0.3)	(0.2)	(4.2)	(0.1)	(0.1)	(5.3)	(0.2)
4. Money at call and short notice	-	3490	52013	-	-	-	136	-	79718	60478
	(-)	(3.4)	(11.7)	(-)	(-)	(-)	(0.4)	(-)	(6.7)	(5.3)
5. Balances with banks outside India	777	2285	2990	2888	3773	874	3475	375	-	14162

	(0.9)	(2.2)	(0.7)	(0.6)	(17.2)	(2.7)	(9.7)	(1.1)	(-)	(1.2)
6. Investments	43333	46762	166626	209930	11549	9806	12787	12437	450521	488629
	(47.9)	(45.9)	(37.4)	(45.1)	(52.7)	(30.4)	(35.6)	(36.3)	(38.0)	(42.5)
6.A. Investments in India	43333	46762	166626	209930	11549	9806	12787	12437	450521	488629
(i) Government securities	31611	33647	91606	115342	5049	6906	9687	9819	288960	287585
(ii) Other approved securities	114	114	4	4	-	-	-	-	2111	2064
(iii) Shares	-	-	2394	645	-	-	-	-	434	326
(iv) Debentures and Bonds	11608	13000	68851	75167	6500	2900	3100	2618	156212	182989
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	-	-	3771	18773	-	-	-	-	2803	15666
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	34463	40218	163514	176212	3811	18748	14306	17397	417903	423341
	(38.1)	(39.5)	(36.7)	(37.9)	(17.4)	(58.2)	(39.8)	(50.8)	(35.3)	(36.8)
7.1. Bills purchased and discounted	3678	1764	15719	24210	864	2436	1770	1395	44392	60275
7.2. Cash credits, overdrafts & loans	20594	32566	78515	50026	1494	5814	9546	8951	87212	59107
7.3. Term loans	10192	5889	69280	101976	1453	10498	2991	7051	286299	303958
Priority sector advances included in 7	3123	3618	45893	82986	999	2852	6059	6071	23619	18447
8. Fixed Assets	262	264	13130	13202	124	95	480	295	46644	52276
	(0.3)	(0.3)	(2.9)	(2.8)	(0.6)	(0.3)	(1.3)	(0.9)	(3.9)	(4.5)
8.1. Premises	-	-	10550	10415	-	-	-	-	32996	38747
8.2. Fixed assets under construction	-	-	-	-	-	2	-	-	1707	491
8.2. Other Fixed assets	262	264	2580	2788	124	94	480	295	11941	13037
9. Other Assets	5116	4023	24329	28856	2141	793	2974	2586	42551	42869
	(5.7)	(4.0)	(5.5)	(6.2)	(9.8)	(2.5)	(8.3)	(7.5)	(3.6)	(3.7)
9.1. Inter - office adjustments (net)	-	-	-	-	-	-	-	369	8385	1960
9.2. Interest accrued	1486	1036	5528	7227	261	270	341	-	17539	16501
9.3. Tax paid	-	-	7112	9933	30	90	381	465	-	-
9.4. Stationery and Stamps	-	-	94	25	-	-	-	-	-	-
9.5. Others	3630	2986	11595	11672	1851	433	2253	1752	16627	24408
Total Assets	90443	101788	445216	465421	21912	32239	35941	34254	1184199	1149816
	(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									
	Hanil Bank		Hongkong & Shanghai Bank		ING Bank		KBC Bank		Krung Thai Bank	
	1999 *	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	3583			20	6792	6792	5876	5876	3584	3584
	(96.4)		(-)	(-)	(10.6)	(21.0)	(99.8)	(17.9)	(87.4)	(77.6)
2. Reserves and Surplus	74		78167	83719	1679	384		137	147	159
	(2.0)		(8.5)	(6.6)	(2.6)	(1.2)	(-)	(0.4)	(3.6)	(3.4)
2.1. Statutory Reserves	23		11019	15480	505	505	-	38	81	84
2.2. Capital Reserves	-		56195	57266	-	-	-	-	-	-
2.3. Share Premium	-		-	-	-	-	-	-	6	-
2.4. Revenue and other Reserves	51		814	895	-	-	-	-	59	75
2.5. Balance of Profit	-		10139	10078	1174	-121	-	99	-	-
3. Deposits			638602	875470	19270	5916		21647	224	791
	(-)		(69.4)	(69.1)	(30.2)	(18.3)	(-)	(65.8)	(5.5)	(17.1)
3.1. Demand deposits			125458	161649	1648	850		162	5	24
(i) From banks	-		4782	1553	5	11	-	48	-	-
(ii) From others	-		120676	160096	1643	839	-	114	5	24
3.2. Savings bank deposits			86318	117805	1546	1324		11		
3.3. Term deposits			426826	596016	16076	3741		21474	219	766
(i) From banks	-		-	-	-	-	-	11454	-	500
(ii) From others	-		426826	596016	16076	3741	-	10020	219	266
3.A. Deposits of branches in India	-		638602	875470	19270	5916	-	21647	224	791

3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-
4. Borrowings	-	111810	193432	33199	16062	-	4902	-	-
	(-)	(12.2)	(15.3)	(52.0)	(49.7)	(-)	(14.9)	(-)	(-)
4.1. Borrowings in India	-	110439	193125	33199	16062	-	4870	-	-
(i) From Reserve Bank of India	-	32300	29600	1842	1462	-	170	-	-
(ii) From other banks	-	65554	111665	23575	6900	-	1700	-	-
(iii) From other institutions and agencies	-	12585	51860	7782	7700	-	3000	-	-
4.2. Borrowings outside India	-	1371	307	-	-	-	32	-	-
5. Other liabilities	59	91281	113967	2906	3138	12	337	147	88
	(1.6)	(9.9)	(9.0)	(4.6)	(9.7)	(0.2)	(1.0)	(3.6)	(1.9)
5.1. Bills Payable	-	20995	34894	334	422	-	35	4	62
5.2. Inter-office adjustments	-	3907	3596	-	-	-	-	130	-
5.3. Interest accrued	-	24672	29744	549	144	-	111	3	12
5.4. Others (including provisions)	59	41707	45733	2023	2572	12	192	9	14
Total Liabilities	3716	919860	1266608	63846	32292	5888	32899	4102	4621
	(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									
	Hanil Bank		Hongkong & Shanghai Bank		ING Bank		KBC Bank		Krung Thai Bank	
	1999 *	2000	1999	2000	1999	2000	1999	2000	1999	2000
(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)	
1. Cash in hand	-	-	2253	2521	25	10	-	2	-	-
	(-)	(-)	(0.2)	(0.2)	(-)	(-)	(-)	(-)	(-)	(-)
2. Balances with RBI	82	50186	48033	2956	737	22	672	23	21	
	(2.2)	(5.5)	(3.8)	(4.6)	(2.3)	(0.4)	(2.0)	(0.6)	(0.5)	
3. Balances with banks in India	3616	10496	16836	555	4026	94	21	1392	2967	
	(97.3)	(1.1)	(1.3)	(0.9)	(12.5)	(1.6)	(0.1)	(33.9)	(64.2)	
4. Money at call and short notice	-	6200	-	636	-	575	-	-	255	
	(-)	(0.7)	(-)	(1.0)	(-)	(9.8)	(-)	(-)	(5.5)	
5. Balances with banks outside India	-	113429	141610	322	276	-	6	1734	13	
	(-)	(12.3)	(11.2)	(0.5)	(0.9)	(-)	(-)	(42.3)	(0.3)	
6. Investments	-	346477	491856	25106	9773	4025	22838	207	323	
	(-)	(37.7)	(38.8)	(39.3)	(30.3)	(68.4)	(69.4)	(5.0)	(7.0)	
6.A. Investments in India	-	346477	491856	25106	9773	4025	22838	207	323	
(i) Government securities	-	210443	286630	13106	6173	25	5838	50	156	
(ii) Other approved securities	-	6280	7983	-	-	-	-	28	28	
(iii) Shares	-	24	326	-	-	-	-	-	-	
(iv) Debentures and Bonds	-	119060	172328	12000	1200	4000	17000	70	140	
(v) Subsidiaries and/or joint ventures	-	5	5	-	-	-	-	-	-	
(vi) Others	-	10664	24583	-	2400	-	-	59	-	
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	
(i) Government securities	-	-	-	-	-	-	-	-	-	
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-	-	-	-	
(iii) Others	-	-	-	-	-	-	-	-	-	
7. Advances	-	279481	430237	27238	10997	-	7708	324	609	
	(-)	(30.4)	(34.0)	(42.7)	(34.1)	(-)	(23.4)	(7.9)	(13.2)	
7.1. Bills purchased and discounted	-	28573	68940	1816	1054	-	2052	223	486	
7.2. Cash credits, overdrafts & loans	-	96912	58793	2535	1417	-	1817	101	123	
7.3. Term loans	-	153995	302504	22888	8527	-	3840	-	-	
Priority sector advances included in 7	-	68264	77634	5133	2519	-	2670	36	206	
8. Fixed Assets	-	46560	50189	586	435	238	250	88	79	
	(-)	(5.1)	(4.0)	(0.9)	(1.3)	(4.0)	(0.8)	(2.2)	(1.7)	
8.1. Premises	-	39423	40746	-	-	-	-	-	-	
8.2. Fixed assets under construction	-	-	-	-	-	-	-	-	-	
8.2. Other Fixed assets	-	7138	9443	586	435	238	250	88	79	
9. Other Assets	17	64778	85328	6420	6039	934	1402	334	354	

