

Table 52: Liabilities and Assets of Scheduled Commercial Banks: 2001 and 2002 (Part 4 of 7)
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	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	16902	16902	20	20	1568	2541	3698	3698	7198	7338
	(2.0)	(2.3)	(0.0)	(0.0)	(0.4)	(0.7)	(47.5)	(41.9)	(80.2)	(86.5)
2. Reserves and Surplus	45640	59842	5048	5905	21970	22920	433	502	76	81
	(5.4)	(8.0)	(2.7)	(3.2)	(6.0)	(6.5)	(5.6)	(5.7)	(0.9)	(1.0)
2.1. Statutory Reserves	9126	12321	773	987	9938	10176	176	254	76	81
2.2. Capital Reserves	9	9	12	12	398	837	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	11769	17423	2558	2808	1179	1197	-	-	-	-
2.5. Balance of Profit	24734	30089	1705	2098	10454	10711	257	248	-	-
3. Deposits	460950	486529	169716	166251	137429	104822	3567	4068	1393	533
	(54.7)	(65.3)	(89.8)	(90.4)	(37.6)	(29.8)	(45.8)	(46.2)	(15.5)	(6.3)
3.1. Demand deposits	115529	120338	5405	3630	44062	50629	2613	2543	434	266
(i) From banks	1482	1385	170	7	7707	9360	1063	2223	-	-
(ii) From others	114046	118953	5235	3623	36355	41269	1550	320	434	266
3.2. Savings bank deposits	49528	62184	3226	4013	13926	13893	43	84	25	17
3.3. Term deposits	295894	304007	161085	158608	79441	40301	911	1441	935	250
(i) From banks	119919	138181	112638	112638	3334	10	711	1342	-	-
(ii) From others	175975	165826	48447	45970	76108	40290	201	99	935	250
3.A. Deposits of branches in India	460950	486529	169716	166251	137429	104822	3567	4182	1393	533
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	276693	138909	4700	2441	178852	195119	-	500	87	250
	(32.8)	(18.7)	(2.5)	(1.3)	(49.0)	(55.4)	(0.0)	(5.7)	(1.0)	(2.9)
4.1. Borrowings in India	228488	137363	4700	2441	178852	195119	-	500	87	250
(i) From Reserve Bank of India	41337	7015	700	-	8060	688	-	-	87	-
(ii) From other banks	116961	98335	4000	2441	150716	180491	-	500	-	-
(iii) From other institutions and agencies	70191	32013	-	-	20076	13940	-	-	-	250
4.2. Borrowings outside India	48205	1546	-	-	-	-	-	-	-	-
5. Other liabilities	42939	42534	9443	9263	25352	26519	90	42	219	281

	(5.1)	(5.7)	(5.0)	(5.0)	(6.9)	(7.5)	(1.2)	-	(2.4)	(3.3)
5.1. Bills Payable	11512	11551	326	460	5219	4503	-	-	23	84
5.2. Inter-office adjustments	7215	4702	-	60	1304	1326	-	-	-	-
5.3. Interest accrued	14212	16281	8087	7731	6645	4407	16	13	22	12
5.4. Others (including provisions)	10000	10000	1030	1012	12185	16283	73	29	174	185
Total Liabilities	843124	744715	188927	183880	365172	351922	7789	8810	8974	8483
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31										
Items	Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	4400	4400	20	20	3441	5840	3809	3809	11398	13513
	(21.7)	(20.4)	(0.0)	(0.0)	(5.5)	(8.5)	(25.0)	(22.6)	(5.1)	(5.9)
2. Reserves and Surplus	190	257	60890	60838	1989	2929	1317	1316	5603	8623
	(0.9)	(1.2)	(11.0)	(11.8)	(3.2)	(4.2)	(8.7)	(7.8)	(2.5)	(1.7)
2.1. Statutory Reserves	53	70	20248	22414	771	987	408	409	1838	2565
2.2. Capital Reserves	-	-	31891	31107	37	37	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	14	8750	7317	403	638	-38	3	1792	3958
2.5. Balance of Profit	137	173	-	-	777	1267	948	904	1973	2100
3. Deposits	13949	16068	232387	190554	39583	44765	6891	8168	138409	184502
	(68.8)	(74.5)	(42.0)	(36.9)	(63.7)	(64.8)	(45.3)	(48.4)	(62.3)	(63.3)
3.1. Demand deposits	401	284	50676	55851	2032	1483	1371	2012	6325	9792
(i) From banks	26	30	456	1774	53	30	720	473	287	640
(ii) From others	375	254	50220	54078	1980	1453	651	1539	6038	9152
3.2. Savings bank deposits	309	556	12428	9601	1544	1635	167	323	1405	2291
3.3. Term deposits	13238	15229	169283	125102	36007	41647	5353	5832	130678	172419
(i) From banks	6697	8984	-	-	165	9826	-	-	46143	60705
(ii) From others	6541	6245	169283	125102	35842	31821	5353	5832	84535	111714
3.A. Deposits of branches in India	13949	16068	232387	190554	39583	44765	6891	8168	138409	184502
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	1302	400	226521	233347	15089	13760	879	1878	57718	75849
	(6.4)	(1.9)	(40.9)	(45.2)	(24.3)	(19.9)	(5.8)	(11.1)	(26.0)	(26.0)

4.1. Borrowings in India	1302	400	169979	195173	15089	13760	234	184	52743	58559
(i) From Reserve Bank of India	402	-	13809	4400	1210	460	234	184	11593	4530
(ii) From other banks	900	400	150370	178845	12839	13300	-	-	11650	39229
(iii) From other institutions and agencies	-	-	5800	11928	1040	-	-	-	29500	14800
4.2. Borrowings outside India	-	-	56542	38174	-	-	645	1694	4975	17290
5. Other liabilities	430	445	34025	31600	2064	1759	2318	1719	8871	9148
	(2.1)	(2.1)	(6.1)	(6.1)	(3.3)	(2.5)	(15.2)	(10.2)	(4.0)	(3.1)
5.1. Bills Payable	85	84	5010	3548	181	88	13	81	1108	1041
5.2. Inter-office adjustments	-	-	5508	5084	2	1	84	58	-	539
5.3. Interest accrued	91	107	497	3398	1134	741	-	-	1391	1785
5.4. Others (including provisions)	255	254	23010	19570	747	929	2221	1579	6372	5783
Total Liabilities	20272	21571	553843	516359	62165	69053	15215	16889	221999	291635
	(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 of Tokyo		Barclays Bank		BNP Paribas		Chase Manhattan Bank#		Chinatrust Commercial Bank	
	2001	2002	2001	2002	2001	2002	2001		2001	2002
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	9978	9978	2060	26260	100	3528	4869		3546	3546
	(10.5)	(7.8)	(4.7)	(33.1)	(0.0)	(0.9)	(15.8)		(23.2)	(28.5)
2. Reserves and Surplus	9994	11264	2818	4229	20407	16801	1887		105	226
	(10.6)	(8.8)	(6.5)	(5.3)	(7.6)	(4.5)	(6.1)		(0.7)	(1.8)
2.1. Statutory Reserves	4820	7123	683	1036	3481	3481	693		27	58
2.2. Capital Reserves	-	-	5	5	445	583	-		-	-
2.3. Share Premium	-	-	-	-	-	-	-		-	-
2.4. Revenue and other Reserves	-	7	332	650	13932	15985	-		24	11
2.5. Balance of Profit	5174	4134	1798	2539	2550	-3248	1194		55	157
3. Deposits	63607	88289	16700	16727	170561	163428	7981		5139	7501
	(67.2)	(68.7)	(38.4)	(21.1)	(63.4)	(44.2)	(25.9)		(33.6)	(60.3)
3.1. Demand deposits	20112	20198	834	885	37380	43196	1020		681	358
(i) From banks	959	2046	14	6	60	66	-		-	-
(ii) From others	19153	18152	819	879	37319	43130	1020		681	358
3.2. Savings bank deposits	7365	8158	112	89	3100	6502	-		118	152
3.3. Term deposits	36130	59933	15754	15753	130081	113730	6961		4339	6990

(i) From banks	6500	15690	4257	4257	14619	14335	6961	-	-
(ii) From others	29630	44243	11497	11496	115462	99395	-	4339	6990
3.A. Deposits of branches in India	63607	88289	16700	16727	170561	163428	7981	5139	7501
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-
4. Borrowings	2800	10400	20832	28989	58085	165920	15800	6032	594
	(3.0)	(8.1)	(47.9)	(36.5)	(21.6)	(44.9)	(51.2)	(39.5)	(4.8)
4.1. Borrowings in India	2800	10400	20700	28800	56844	162571	15800	6032	594
(i) From Reserve Bank of India	-	-	10000	-	555	1200	-	487	294
(ii) From other banks	2800	10400	1000	27800	46500	135250	15800	3500	-
(iii) From other institutions and agencies	-	-	9700	1000	9789	26121	-	2045	300
4.2. Borrowings outside India	-	-	132	189	1241	3349	-	-	-
5. Other liabilities	8301	8599	1069	3113	19855	19947	323	463	573
	(8.8)	(6.7)	(2.5)	(3.9)	(7.4)	(5.4)	(1.0)	(3.0)	(4.6)
5.1. Bills Payable	1528	1477	43	50	8140	3018	1	23	272
5.2. Inter-office adjustments	-	-	-	-	10	120	-	-	-
5.3. Interest accrued	1247	1362	599	189	4219	3680	116	112	150
5.4. Others (including provisions)	5526	5760	427	2874	7487	13129	206	328	151
Total Liabilities	94679	128530	43479	79318	269009	369624	30859	15285	12440
	(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									
	Cho Hung Bank		Citibank		Commerz Bank		Credit Agricole Indosuez		Credit Lyonnais	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	3454	3454	7009	16746	7435	7435	9283	9447	9805	11115
	(26.0)	(19.3)	(0.4)	(0.8)	(10.0)	(105.6)	(8.4)	(6.8)	(7.5)	(8.2)
2. Reserves and Surplus	768	1253	124405	156721	384	-461	-81	1285	3634	2747
	(5.8)	(7.0)	(6.4)	(7.3)	(0.5)	-(6.5)	-(0.1)	(0.9)	(2.8)	(2.0)
2.1. Statutory Reserves	540	1114	32096	40232	107	107	1174	1638	2128	2233
2.2. Capital Reserves	-	-	571	573	6	6	601	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	38	91738	110916	-	-	-	471	197	290
2.5. Balance of Profit	228	101	-	5000	272	-574	-1856	-823	1310	224
3. Deposits	5996	7616	1405178	1524245	53437	-	56618	76139	104312	101420

	(45.2)	(42.6)	(72.2)	(70.9)	(72.1)	-	(51.4)	(54.5)	(79.4)	(74.5)
3.1. Demand deposits	2801	1871	285848	304778	3971	-	5661	11618	6448	3976
(i) From banks	-	-	4585	2647	42	-	626	311	12	15
(ii) From others	2801	1871	281263	302131	3930	-	5036	11307	6436	3961
3.2. Savings bank deposits	18	31	84595	160520	244	-	2315	3460	40	51
3.3. Term deposits	3177	5713	1034735	1058947	49222	-	48642	61061	97824	97393
(i) From banks	-	-	356921	356889	38388	-	34262	34244	83411	83076
(ii) From others	3177	5713	677814	702058	10834	-	14380	26817	14413	14317
3.A. Deposits of branches in India	5996	7616	1405178	1524245	53437	-	56618	76139	104312	101420
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	-	1800	266786	302244	10386	-	40512	50300	5087	12550
	(0.0)	(10.1)	(13.7)	(14.1)	(14.0)	-	(36.8)	(36.0)	(3.9)	(9.2)
4.1. Borrowings in India	-	1800	266521	301639	10386	-	40512	50300	5000	12550
(i) From Reserve Bank of India	-	-	81248	27416	355	-	-	300	-	350
(ii) From other banks	-	500	134271	185278	10031	-	20450	43500	1000	8700
(iii) From other institutions and agencies	-	1300	51003	88945	-	-	20062	6500	4000	3500
4.2. Borrowings outside India	-	-	265	605	-	-	-	-	87	-
5. Other liabilities	3059	3764	143193	149730	2468	70	3724	2508	8559	8261
	(23.0)	(21.0)	(7.4)	(7.0)	(3.3)	(1.0)	(3.4)	(1.8)	(6.5)	(6.1)
5.1. Bills Payable	-	189	34973	48768	75	-	300	317	459	522
5.2. Inter-office adjustments	-	-	-	2940	3	3	-	-	-	-
5.3. Interest accrued	13	43	18214	16599	1906	-	1502	1104	2579	1826
5.4. Others (including provisions)	3046	3532	90006	81423	484	67	1921	1087	5521	5913
Total Liabilities	13277	17886	1946572	2149686	74111	7044	110056	139679	131398	136093
	(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									
	DBS Bank		Deutsche Bank		Dresdner Bank		Hongkong & Shanghai Bank		ING Bank	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	4954	4954	39268	39268	7180	7180	20	20	6792	6792
	(10.9)	(9.3)	(7.1)	(7.2)	(32.5)	(87.8)	(0.0)	(0.0)	(20.1)	(12.5)
2. Reserves and Surplus	1841	2697	24178	31004	89	89	109109	123107	518	518
	(4.0)	(5.1)	(4.4)	(5.6)	(0.4)	(1.1)	(7.0)	(6.4)	(1.5)	(1.0)

2.1. Statutory Reserves	426	696	9596	12671	89	89	20502	24667	505	505
2.2. Capital Reserves	7	51	419	590	-	-	87712	57502	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	10	80	6354	7907	-	-	895	33418	13	13
2.5. Balance of Profit	1397	1870	7809	9836	-	-	-	7520	-	-
3. Deposits	8227	13293	232177	247651	3416	604	995134	1234116	18425	22607
	(18.1)	(24.9)	(42.1)	(45.1)	(15.5)	(7.4)	(63.8)	(64.5)	(54.4)	(41.7)
3.1. Demand deposits	269	261	91870	119801	685	604	163888	198878	481	501
(i) From banks	34	74	2063	2518	-	-	1556	2846	26	28
(ii) From others	235	187	89807	117283	685	604	162332	196032	456	473
3.2. Savings bank deposits	57	93	8735	8780	3	-	144629	178089	1888	1245
3.3. Term deposits	7901	12939	131572	119070	2728	-	686616	857149	16056	20861
(i) From banks	2500	7000	-	-	-	-	-	-	-	3200
(ii) From others	5401	5939	131572	119070	2728	-	686616	857149	16056	17661
3.A. Deposits of branches in India	8227	13293	232177	247651	3416	604	995134	1234116	18425	22607
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	30000	31149	228388	199259	6153	-	323822	365864	4675	20644
	(66.0)	(58.4)	(41.4)	(36.3)	(27.9)	(0.0)	(20.8)	(19.1)	(13.8)	(38.1)
4.1. Borrowings in India	30000	31139	228388	199259	6153	-	320352	364616	4675	20644
(i) From Reserve Bank of India	-	339	-	20000	1022	-	13700	-	-	144
(ii) From other banks	24500	28800	186409	129774	5131	-	271330	318012	4675	18500
(iii) From other institutions and agencies	5500	2000	41979	49485	-	-	35322	46604	-	2000
4.2. Borrowings outside India	-	10	-	-	-	-	3469	1248	-	-
5. Other liabilities	464	1259	27892	31820	5242	304	131351	190809	3456	3596
	(1.0)	(2.4)	(5.1)	(5.8)	(23.7)	(3.7)	(8.4)	(10.0)	(10.2)	(6.6)
5.1. Bills Payable	21	49	9274	4977	58	-	30974	43788	196	245
5.2. Inter-office adjustments	-	-	334	34	2405	168	-	-	-	-
5.3. Interest accrued	103	151	5391	3510	128	-	45112	53152	110	481
5.4. Others (including provisions)	340	1059	12892	23299	2650	135	55266	93869	3150	2870
Total Liabilities	45485	53352	551904	549002	22079	8176	1559436	1913916	33867	54157
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31

Items	JP Morgan Chase Bank#	KBC Bank	Krung Thai Bank	Mashreq Bank	Mizuho Corporate Bank#
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	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	11913	16782	5876	5876	3584	3584	4838	4838	7086	7086
	(29.9)	(44.6)	(13.5)	(27.9)	(72.9)	(80.8)	(9.1)	(9.4)	(22.3)	(19.8)
2. Reserves and Surplus	155	1486	269	-1068	267	269	-1937	-1119	120	120
	(0.4)	(3.9)	(0.6)	(-5.1)	(5.4)	(6.1)	(-3.7)	(-2.2)	(0.4)	(0.3)
2.1. Statutory Reserves	155	1147	70	70	111	111	713	917	120	120
2.2. Capital Reserves	-	-	-	-	-	-	208	208	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	140	17	-	156	157	1677	1718	-	-
2.5. Balance of Profit	-	199	181	-1138	-	-	-4534	-3962	-	-
3. Deposits	5000	6616	25973	14890	783	423	43589	39503	14753	15941
	(12.6)	(17.6)	(59.6)	(70.7)	(15.9)	(9.5)	(82.3)	(76.8)	(46.4)	(44.6)
3.1. Demand deposits	-	941	207	-	6	413	3510	3618	286	223
(i) From banks	-	-	104	-	-	-	352	598	18	3
(ii) From others	-	941	103	-	6	413	3158	3020	268	220
3.2. Savings bank deposits	-	-	5	-	-	-	937	469	1	5
3.3. Term deposits	5000	5675	25761	14890	777	10	39141	35416	14466	15712
(i) From banks	-	-	15100	14890	400	-	30073	30072	11500	14000
(ii) From others	5000	5675	10661	-	377	10	9068	5344	2966	1712
3.A. Deposits of branches in India	5000	6616	25973	14890	783	423	43589	39503	14753	15941
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	14591	8502	9903	-	200	-	4100	6583	9218	12123
	(36.7)	(22.6)	(22.7)	(0.0)	(4.1)	(0.0)	(7.7)	(12.8)	(29.0)	(33.9)
4.1. Borrowings in India	14591	8502	9903	-	200	-	4100	6583	9218	8707
(i) From Reserve Bank of India	1000	-	-	-	-	-	-	83	1468	107
(ii) From other banks	4678	7520	4450	-	200	-	4100	6500	7750	8600
(iii) From other institutions and agencies	8913	982	5453	-	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	3416
5. Other liabilities	8144	4260	1532	1366	81	158	2381	1612	617	477
	(20.5)	(11.3)	(3.5)	(6.5)	(1.6)	(3.6)	(4.5)	(3.1)	(1.9)	(1.3)
5.1. Bills Payable	-	32	378	-	2	2	117	108	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-	245	-	-	-
5.3. Interest accrued	129	203	829	385	12	-	1026	702	215	199
5.4. Others (including provisions)	8015	4025	325	981	67	156	993	802	402	278
Total Liabilities	39803	37646	43552	21064	4916	4434	52971	51417	31794	35747

(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									
	Oman International Bank		Overseas Chinese Bank		Sakura Bank#		Siam Commercial Bank		Societe Generale	
	2001	2002	2001	2002	2001		2001	2002	2001	2002
(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)	
1. Capital	11571	14694	3776	3776	8862		3359	3359	6093	6093
	(19.2)	(22.3)	(74.5)	(92.0)	(13.0)		(22.7)	(21.7)	(9.3)	(10.9)
2. Reserves and Surplus	621	621	87	-73	2642		307	-4870	2194	919
	(1.0)	(0.9)	(1.7)	(-1.8)	(3.9)		(2.1)	(-31.4)	(3.4)	(1.7)
2.1. Statutory Reserves	569	569	65	65	1493		352	352	1275	1275
2.2. Capital Reserves	-	-	-	-	-		-	-	-	-
2.3. Share Premium	-	-	-	-	-		-	-	-	-
2.4. Revenue and other Reserves	52	52	-	-	-		19	20	81	81
2.5. Balance of Profit	-	-	22	-138	1149		-65	-5242	838	-437
3. Deposits	39661	43348	869	48	26648		3314	2388	22283	13387
	(65.8)	(65.7)	(17.1)	(1.2)	(39.1)		(22.4)	(15.4)	(34.0)	(24.1)
3.1. Demand deposits	2146	2092	44	20	2742		376	132	3404	3080
(i) From banks	68	420	-	-	5		6	1	25	57
(ii) From others	2078	1672	44	20	2737		369	131	3379	3023
3.2. Savings bank deposits	2426	2607	16	14	989		-	-	85	73
3.3. Term deposits	35089	38648	809	14	22917		2939	2256	18794	10234
(i) From banks	97	199	-	-	7831		2300	2050	-	-
(ii) From others	34992	38450	809	14	15086		639	206	18794	10234
3.A. Deposits of branches in India	39661	43348	869	48	26648		3314	2388	22283	13387
3.B. Deposits of branches outside India	-	-	-	-	-		-	-	-	-
4. Borrowings	3994	2129	-	-	28872		5883	7926	32852	32805
	(6.6)	(3.2)	(0.0)	(0.0)	(42.4)		(39.8)	(51.1)	(50.2)	(59.0)
4.1. Borrowings in India	2129	2129	-	-	900		2620	7926	32852	32805
(i) From Reserve Bank of India	-	-	-	-	900		740	156	4500	269
(ii) From other banks	2129	2129	-	-	-		1880	7770	16702	28536
(iii) From other institutions and agencies	-	-	-	-	-		-	-	11650	4000
4.2. Borrowings outside India	1865	-	-	-	27972		3263	-	-	-
5. Other liabilities	4444	5225	335	352	1097		1930	6708	2061	2445

	(7.4)	(7.9)	(6.6)	(8.6)	(1.6)	(13.0)	(43.2)	(3.1)	(4.4)
5.1. Bills Payable	157	103	8	9	203	-	-	238	333
5.2. Inter-office adjustments	1	4	35	37	-	7	5	27	5
5.3. Interest accrued	3543	4398	7	-	329	140	58	422	330
5.4. Others (including provisions)	743	720	285	306	566	1783	6645	1375	1777
Total Liabilities	60291	66017	5068	4103	68122	14793	15510	65483	55648
	(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									
	Sonali Bank		Standard Chartered Bank		Standard Chartered Grindlays Bank		State Bank of Mauritius		Sumitomo Mitsui Bank#	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Capital	20	20	-	37380	8516	14162	8339	8339	5175	14037
	(0.5)	(0.6)	(0.0)	(2.0)	(0.7)	(1.4)	(18.8)	(21.6)	(17.5)	(18.5)
2. Reserves and Surplus	478	384	76579	114689	98638	59315	2509	2835	194	2908
	(11.3)	(10.8)	(6.2)	(6.1)	(8.1)	(5.7)	(5.7)	(7.4)	(0.7)	(3.8)
2.1. Statutory Reserves	243	265	15644	25258	23040	23040	657	762	174	1666
2.2. Capital Reserves	28	28	1653	1849	865	4065	-	208	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	-	14381	87582	74732	71533	20	90	21	21
2.5. Balance of Profit	206	91	44901	-	-	-39323	1832	1775	-	1221
3. Deposits	2552	1715	508845	724381	825561	819507	19781	18024	19828	24179
	(60.4)	(48.2)	(41.3)	(38.3)	(67.8)	(78.9)	(44.7)	(46.7)	(67.2)	(31.9)
3.1. Demand deposits	2139	1220	133606	202382	185965	181706	1085	2424	516	7109
(i) From banks	1216	745	5731	16310	5215	460	38	9	-	250
(ii) From others	923	475	127875	186072	180751	181246	1047	2415	516	6859
3.2. Savings bank deposits	76	105	57003	70871	164766	196462	154	115	59	934
3.3. Term deposits	337	390	318237	451128	474829	441339	18542	15484	19253	16136
(i) From banks	-	-	-	-	267	-	-	-	14300	500
(ii) From others	337	390	318237	451128	474562	441339	18542	15484	4953	15636
3.A. Deposits of branches in India	1336	1715	508845	724381	825561	819507	19781	18024	19828	24179
3.B. Deposits of branches outside India	1216	-	-	-	-	-	-	-	-	-
4. Borrowings	-	9	560099	931163	200455	73081	10600	7757	3993	33278

	(0.0)	(0.3)	(45.4)	(49.2)	(16.5)	(7.0)	(24.0)	(20.1)	(13.5)	(44.0)
4.1. Borrowings in India	-	9	560099	928903	84409	68747	10600	7757	3048	3997
(i) From Reserve Bank of India	-	-	7303	27065	7050	1300	-	193	1522	-
(ii) From other banks	-	9	474823	882057	56600	48635	8600	3100	1526	3997
(iii) From other institutions and agencies	-	-	77973	19781	20759	18812	2000	4464	-	-
4.2. Borrowings outside India	-	-	-	2260	116046	4334	-	-	945	29281
5. Other liabilities	1177	1426	87917	83484	84980	71989	3015	1600	316	1292
	(27.9)	(40.1)	(7.1)	(4.4)	(7.0)	(6.9)	(6.8)	(4.2)	(1.1)	(1.7)
5.1. Bills Payable	-	3	3980	120	19693	31776	1611	234	-	198
5.2. Inter-office adjustments	31	3	-	-	6056	-	38	-	-	-
5.3. Interest accrued	3	-	36682	25850	20000	4860	945	981	142	687
5.4. Others (including provisions)	1144	1421	47254	57514	39231	35353	420	385	174	407
Total Liabilities	4227	3556	1233441	1891097	1218150	1038054	44243	38555	29505	75694
	(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			
	Toronto Dominion Bank		UFJ Bank#	
	2001	2002	2001	2002
	(81)	(82)	(83)	(84)
1. Capital	4104	4104	5680	5680
	(66.0)	(77.8)	(18.4)	(16.9)
2. Reserves and Surplus	870	1028	1717	1733
	(14.0)	(19.5)	(5.6)	(5.2)
2.1. Statutory Reserves	206	246	546	550
2.2. Capital Reserves	-	-	75	75
2.3. Share Premium	-	-	-	-
2.4. Revenue and other Reserves	1	-	1095	1107
2.5. Balance of Profit	663	782	-	-
3. Deposits	108	-	8319	16810
	(1.7)	(0.0)	(27.0)	(50.0)
3.1. Demand deposits	-	-	2768	2195
(i) From banks	-	-	2	156
(ii) From others	-	-	2765	2039
3.2. Savings bank deposits	-	-	566	524

3.3. Term deposits	108	-	4985	14090
(i) From banks	108	-	4985	4880
(ii) From others	-	-	-	9210
3.A. Deposits of branches in India	108	-	8319	16810
3.B. Deposits of branches outside India	-	-	-	-
4. Borrowings	1000	-	14800	8000
	(16.1)	(0.0)	(48.0)	(23.8)
4.1. Borrowings in India	1000	-	14800	8000
(i) From Reserve Bank of India	450	-	13400	-
(ii) From other banks	550	-	-	7800
(iii) From other institutions and agencies	-	-	1400	200
4.2. Borrowings outside India	-	-	-	-
5. Other liabilities	132	146	339	1373
	(2.1)	(2.8)	(1.1)	(4.1)
5.1. Bills Payable	-	-	68	121
5.2. Inter-office adjustments	-	-	-	976
5.3. Interest accrued	2	-	49	127
5.4. Others (including provisions)	130	146	222	149
Total Liabilities	6213	5278	30855	33595
	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

: See 'Explanatory Notes'

Source: Annual accounts of banks of respective years.