

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2002 AND 2003
FOREIGN BANKS

Items	(Amount in Rs. lakh)					
	As on March 31					
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank	
	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	16902	16902	20	20	2541	4777
	(2.3)	(1.8)	(0.0)	(0.0)	(0.7)	(1.5)
2. Reserves and Surplus	59842	76736	5905	6225	22920	20520
	(8.0)	(8.2)	(3.2)	(3.3)	(6.5)	(6.5)
2.1. Statutory Reserves	12321	15972	987	1066	10176	10176
2.2. Capital Reserves	9	23	12	12	837	837
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	3374	6374	250	450	456	456
2.5. Revenue and other Reserves	14049	17668	2558	2561	741	741
2.6. Balance of Profit	30089	36699	2098	2136	10711	8310
3. Deposits	486529	502230	166251	176865	104822	238793
	(65.3)	(53.5)	(90.4)	(92.6)	(29.8)	(75.3)
Type-wise						
3A.1. Demand deposits	120338	150427	3630	7072	50629	40145
(i) From banks	1385	916	7	67	9360	4791
(ii) From others	118953	149511	3623	7005	41269	35355
3A.2. Savings bank deposits	62184	87617	4013	4464	13893	14435
3A.3. Term deposits	304007	264186	158608	165328	40301	184212
(i) From banks	138181	118231	112638	117528	10	118155
(ii) From others	165826	145955	45970	47800	40290	66057

Location-wise

3B.1. Deposits of branches in India	486529	502230	166251	176865	104822	238793
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	138909	289050	2441	1000	195119	30000
	(18.7)	(30.8)	(1.3)	(0.5)	(55.4)	(9.5)
4.1. Borrowings in India	137363	164203	2441	1000	195119	30000
(i) From Reserve Bank of India	7015	-	-	-	688	-
(ii) From other banks	98335	140964	2441	1000	180491	30000
(iii) From other institutions and agencies	32013	23239	-	-	13940	-
4.2. Borrowings outside India	1546	124847	-	-	-	-
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	42534	53519	9263	6797	26519	22997
	(5.7)	(5.7)	(5.0)	(3.6)	(7.5)	(7.3)
5.1. Bills Payable	11551	12485	460	590	4503	3278
5.2. Inter-office adjustments	4702	542	60	169	1326	986
5.3. Interest accrued	16281	4566	7731	5326	4407	4505
5.4. Others (including provisions)	10000	35926	1012	713	16283	14228
Total Liabilities	744715	938436	183880	190907	351922	317086
	(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	
	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	2013	3077	90	88	884	1083
	(0.3)	(0.3)	(0.0)	(0.0)	(0.3)	(0.3)
2. Balances with RBI	19400	33446	4653	4334	8222	8758
	(2.6)	(3.6)	(2.5)	(2.3)	(2.3)	(2.8)
3. Balances with banks in India	4364	2099	7514	4803	5495	18876
	(0.6)	(0.2)	(4.1)	(2.5)	(1.6)	(6.0)
4. Money at call and short notice	13484	-	-	-	34107	18250
	(1.8)	-	-	-	(9.7)	(5.8)
5. Balances with banks outside India	3989	5118	2091	6257	9949	11237
	(0.5)	(0.5)	(1.1)	(3.3)	(2.8)	(3.5)
6. Investments	212929	298498	128272	132734	104440	108739
	(28.6)	(31.8)	(69.8)	(69.5)	(29.7)	(34.3)
6.1. Investments in India	212929	298498	128272	132734	104440	108739
(i) Government securities	160219	259349	43972	48343	75675	71347
(ii) Other approved securities	1303	987	634	510	-	-
(iii) Shares	1	11	-	-	141	102
(iv) Debentures and Bonds	51407	38151	83508	83723	26244	36302
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	158	158	2380	988
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-

(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	448665	544709	29913	27370	155786	119009
	(60.2)	(58.0)	(16.3)	(14.3)	(44.3)	(37.5)
Type-wise						
7A.1. Bills purchased and discounted	105459	97957	9410	8112	8570	5847
7A.2. Cash credits, overdrafts & loans	223219	296331	16898	15107	79673	65594
7A.3. Term loans	119988	150421	3605	4151	67543	47568
Security-wise						
7B.1. Secured by tangible assets	310457	334223	21266	19526	62974	30551
7B.2. Covered by Bank/ Government Guarantees	74030	97233	5089	4830	29576	10339
7B.3. Unsecured	64178	113253	3558	3015	63236	78119
Sector-wise						
7C. I. Advances in India	448665	544709	29913	27370	155786	119009
(i) Priority sectors	132345	147986	5675	7913	33581	17213
(ii) Public sectors	2532	1036	-	1161	-	-
(iii) Banks	15622	-	5089	4830	521	-
(iv) Others	298167	395687	19149	13467	121685	101796
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	8566	8932	872	812	8241	8264
	(1.2)	(1.0)	(0.5)	(0.4)	(2.3)	(2.6)
8.1. Premises	3123	2873	617	613	2417	2370
8.2. Fixed assets under construction	-	-	60	-	-	-
8.2. Other Fixed assets	5443	6059	195	199	5824	5894
9. Other Assets	31303	42557	10475	14510	24799	22870
	(4.2)	(4.5)	(5.7)	(7.6)	(7.0)	(7.2)
9.1. Inter - office adjustments (net)	314	-	-	-	-	-

9.2. Interest accrued	10357	10417	4804	5221	4361	4303
9.3. Tax paid	2318	3157	5415	8934	8055	5324
9.4. Stationery and Stamps	-	-	-	0	-	-
9.5. Others	18314	28983	256	355	12383	13243
Total Assets	744715	938436	183880	190907	351922	317086
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)						
Items	As on March 31					
	Antwrep Diamond Bank #		Arab Bangladesh Bank		Bank International Indonesia	
	2002	2003	2002	2003	2002	2003
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital		11471	3698	3698	7338	7338
		(46.3)	(42.0)	(40.0)	(86.5)	(85.9)
2. Reserves and Surplus		89	502	597	81	130
		(0.4)	(5.7)	(6.5)	(1.0)	(1.5)
2.1. Statutory Reserves		22	254	316	81	126
2.2. Capital Reserves		-	-	-	-	-
2.3. Share Premium		-	-	-	-	-
2.4. Investments Fluctuations Reserves		-	-	35	-	4
2.5. Revenue and other Reserves		-	-	-	-	0
2.6. Balance of Profit		67	248	246	-	-
3. Deposits		3697	4068	4619	533	894
		(14.9)	(46.2)	(50.0)	(6.3)	(10.5)
Type-wise						
3A.1. Demand deposits		3299	2543	2996	266	189
(i) From banks		-	2223	1960	-	-
(ii) From others		3299	320	1036	266	189
3A.2. Savings bank deposits		2	84	76	17	29
3A.3. Term deposits		397	1441	1547	250	676
(i) From banks		-	1342	1428	-	-
(ii) From others		397	99	118	250	676
Location-wise						
3B.1. Deposits of branches in India		3697	4068	4619	533	894
3B.2. Deposits of branches outside India		-	-	-	-	-

4. Borrowings	3618	500	200	250	-
	(14.6)	(5.7)	(2.2)	(2.9)	-
4.1. Borrowings in India	-	500	200	250	-
(i) From Reserve Bank of India	-	-	-	-	-
(ii) From other banks	-	500	200	-	-
(iii) From other institutions and agencies	-	-	-	250	-
4.2. Borrowings outside India	3618	-	-	-	-
Secured borrowing included in 4.	-	-	-	-	-
5. Other liabilities	5897	42	125	281	183
	(23.8)	(0.5)	(1.4)	(3.3)	(2.1)
5.1. Bills Payable	17	-	-	84	53
5.2. Inter-office adjustments	-	-	-	-	-
5.3. Interest accrued	39	13	10	12	4
5.4. Others (including provisions)	5841	29	114	185	126
Total Liabilities	24774	8811	9239	8483	8545
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)						
Items	As on March 31					
	Antwrep Diamond Bank #		Arab Bangladesh Bank		Bank International Indonesia	
	2002	2003	2002	2003	2002	2003
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand		0	41	22	16	15
		(0.0)	(0.5)	(0.2)	(0.2)	(0.2)
2. Balances with RBI		400	59	58	74	36
		(1.6)	(0.7)	(0.6)	(0.9)	(0.4)
3. Balances with banks in India		11	3283	3651	61	72
		(0.0)	(37.3)	(39.5)	(0.7)	(0.8)
4. Money at call and short notice		1399	-	-	-	-
		(5.6)	-	-	-	-
5. Balances with banks outside India		21	1791	2062	1526	110
		(0.1)	(20.3)	(22.3)	(18.0)	(1.3)
6. Investments		4739	613	912	964	1665
		(19.1)	(7.0)	(9.9)	(11.4)	(19.5)
6.1. Investments in India		4739	613	912	964	1665
(i) Government securities		4739	593	912	286	1415
(ii) Other approved securities		-	-	-	431	-
(iii) Shares		-	-	-	-	-
(iv) Debentures and Bonds		-	20	-	247	250
(v) Subsidiaries and/or joint ventures		-	-	-	-	-
(vi) Others		-	-	-	-	-
6.2. Investments outside India		-	-	-	-	-
(i) Government securities		-	-	-	-	-

(ii) Subsidiaries and/or joint ventures	-	-	-	-	-
(iii) Others	-	-	-	-	-
7. Advances	17596	2239	1736	855	1831
	(71.0)	(25.4)	(18.8)	(10.1)	(21.4)
Type-wise					
7A.1. Bills purchased and discounted	-	878	436	3	1213
7A.2. Cash credits, overdrafts & loans	17534	1205	1158	747	618
7A.3. Term loans	62	156	143	105	-
Security-wise					
7B.1. Secured by tangible assets	17582	356	376	855	618
7B.2. Covered by Bank/ Government Guarantees	-	1862	1360	-	1213
7B.3. Unsecured	14	21	-	-	0
Sector-wise					
7C. I. Advances in India	17596	2240	1736	855	1831
(i) Priority sectors	17528	1497	849	674	313
(ii) Public sectors	-	-	-	-	-
(iii) Banks	-	-	-	-	-
(iv) Others	68	743	888	181	1517
7C.II. Advances outside India	-	-	-	-	-
8. Fixed Assets	361	44	56	880	804
	(1.5)	(0.5)	(0.6)	(10.4)	(9.4)
8.1. Premises	-	-	-	849	793
8.2. Fixed assets under construction	-	-	-	-	-
8.2. Other Fixed assets	361	44	56	31	11
9. Other Assets	247	740	742	4107	4011
	(1.0)	(8.4)	(8.0)	(48.4)	(46.9)
9.1. Inter - office adjustments (net)	-	-	-	-	-

9.2. Interest accrued	142	112	81	32	26
9.3. Tax paid	12	16	36	157	122
9.4. Stationery and Stamps	-	1	1	-	-
9.5. Others	93	611	624	3918	3862
Total Assets	24774	8810	9239	8483	8545
	(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	
	2002	2003	2002	2003	2002	2003
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	4400	4400	20	20	5840	5840
	(20.4)	(17.3)	(0.0)	(0.0)	(8.5)	(8.5)
2. Reserves and Surplus	257	237	60838	63579	2929	3292
	(1.2)	(0.9)	(11.8)	(12.9)	(4.2)	(4.8)
2.1. Statutory Reserves	70	79	22414	24544	987	1169
2.2. Capital Reserves	-	-	31107	31107	37	37
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	14	22	503	1003	167	379
2.5. Revenue and other Reserves	0	135	6814	6925	471	1270
2.6. Balance of Profit	173	-	-	-	1267	436
3. Deposits	16068	20274	190554	154498	44765	47620
	(74.5)	(79.6)	(36.9)	(31.4)	(64.8)	(68.9)
Type-wise						
3A.1. Demand deposits	284	360	55851	62994	1483	2209
(i) From banks	30	2	1774	1786	30	35
(ii) From others	254	358	54078	61208	1453	2174
3A.2. Savings bank deposits	556	681	9601	11021	1635	1764
3A.3. Term deposits	15229	19234	125102	80484	41647	43647
(i) From banks	8984	8398	-	-	9826	9706
(ii) From others	6245	10836	125102	80484	31821	33941
Location-wise						
3B.1. Deposits of branches in India	16068	20274	190554	154498	44765	47620
3B.2. Deposits of branches outside India	-	-	-	-	-	-

4. Borrowings	400	-	233347	253103	13760	10287
	(1.9)	-	(45.2)	(51.5)	(19.9)	(14.9)
4.1. Borrowings in India	400	-	195173	186182	13760	7200
(i) From Reserve Bank of India	-	-	4400	1000	460	-
(ii) From other banks	400	-	178845	136186	13300	7200
(iii) From other institutions and agencies	-	-	11928	48997	-	-
4.2. Borrowings outside India	-	-	38174	66921	-	3087
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	445	565	31600	20097	1759	2067
	(2.1)	(2.2)	(6.1)	(4.1)	(2.5)	(3.0)
5.1. Bills Payable	84	119	3548	4833	88	224
5.2. Inter-office adjustments	-	-	5084	-	1	-
5.3. Interest accrued	107	124	3398	2293	741	638
5.4. Others (including provisions)	254	322	19570	12971	929	1205
Total Liabilities	21571	25476	516359	491298	69053	69105
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo Mitsubishi	
	2002	2003	2002	2003	2002	2003
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	3809	3809	13513	13513	9978	9978
	(22.6)	(21.3)	(4.6)	(5.8)	(7.8)	(9.3)
2. Reserves and Surplus	1316	1356	8623	11816	11264	23100
	(7.8)	(7.6)	(3.0)	(5.1)	(8.8)	(21.5)
2.1. Statutory Reserves	409	423	2565	3022	7123	7873
2.2. Capital Reserves	-	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	3	28	323	433	8	257
2.5. Revenue and other Reserves	0	0	3635	6976	-1	13043
2.6. Balance of Profit	904	904	2100	1386	4134	1927
3. Deposits	8168	8533	184502	144949	88289	57733
	(48.4)	(47.7)	(63.3)	(62.1)	(68.7)	(53.8)
Type-wise						
3A.1. Demand deposits	2012	1581	9792	8103	20198	17837
(i) From banks	473	492	640	447	2046	466
(ii) From others	1539	1089	9152	7656	18152	17371
3A.2. Savings bank deposits	323	316	2291	1892	8158	7668
3A.3. Term deposits	5832	6637	172419	134954	59933	32228
(i) From banks	-	-	60705	37224	15690	-
(ii) From others	5832	6637	111714	97729	44243	32228
Location-wise						
3B.1. Deposits of branches in India	8168	8533	184502	144949	88289	57733
3B.2. Deposits of branches outside India	-	-	-	-	-	-

4. Borrowings	1878	2919	75849	52474	10400	-
	(11.1)	(16.3)	(26.0)	(22.5)	(8.1)	-
4.1. Borrowings in India	184	125	58559	20500	10400	-
(i) From Reserve Bank of India	184	125	4530	500	-	-
(ii) From other banks	-	-	39229	20000	10400	-
(iii) From other institutions and agencies	-	-	14800	-	-	-
4.2. Borrowings outside India	1694	2794	17290	31974	-	-
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	1719	1265	9148	10475	8599	16422
	(10.2)	(7.1)	(3.1)	(4.5)	(6.7)	(15.3)
5.1. Bills Payable	81	155	1041	669	1477	1095
5.2. Inter-office adjustments	58	-	539	-	-	-
5.3. Interest accrued	0	0	1785	841	1362	990
5.4. Others (including provisions)	1579	1109	5783	8965	5760	14337
Total Liabilities	16889	17882	291635	233227	128530	107233
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo	
	2002	2003	2002	2003	2002	2003
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	23	29	110	84	356	311
	(0.1)	(0.2)	(0.0)	(0.0)	(0.3)	(0.3)
2. Balances with RBI	969	662	6593	6369	4886	3391
	(5.7)	(3.7)	(2.3)	(2.7)	(3.8)	(3.2)
3. Balances with banks in India	25	18	711	126	14285	19141
	(0.1)	(0.1)	(0.2)	(0.1)	(11.1)	(17.9)
4. Money at call and short notice	-	3300	3421	2989	-	2900
	-	(18.5)	(1.2)	(1.3)	-	(2.7)
5. Balances with banks outside India	2709	1321	7811	682	374	231
	(16.0)	(7.4)	(2.7)	(0.3)	(0.3)	(0.2)
6. Investments	2088	2327	72523	65272	30518	20510
	(12.4)	(13.0)	(24.9)	(28.0)	(23.7)	(19.1)
6.1. Investments in India	2088	2327	72523	65272	30518	20510
(i) Government securities	2088	2327	60923	57009	29614	19348
(ii) Other approved securities	-	-	-	-	828	574
(iii) Shares	-	-	-	-	66	65
(iv) Debentures and Bonds	-	-	11600	8263	-	524
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	-	-	10	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-

(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	9476	8458	188737	145977	69872	43886
	(56.1)	(47.3)	(64.7)	(62.6)	(54.4)	(40.9)
Type-wise						
7A.1. Bills purchased and discounted	2566	2337	24767	16070	331	459
7A.2. Cash credits, overdrafts & loans	5565	5633	55069	32450	54913	32338
7A.3. Term loans	1345	488	108901	97456	14628	11089
Security-wise						
7B.1. Secured by tangible assets	9144	7908	141555	102950	41617	29376
7B.2. Covered by Bank/ Government Guarantees	171	49	18284	24596	5270	-
7B.3. Unsecured	161	502	28898	18430	22985	14509
Sector-wise						
7C. I. Advances in India	9476	8458	188737	145977	69872	43886
(i) Priority sectors	6048	5791	71411	57837	478	577
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) Others	3428	2667	117326	88140	69394	43308
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	18	25	880	706	1818	1469
	(0.1)	(0.1)	(0.3)	(0.3)	(1.4)	(1.4)
8.1. Premises	-	-	312	275	576	495
8.2. Fixed assets under construction	-	-	-	-	-	-
8.2. Other Fixed assets	18	25	568	431	1242	974
9. Other Assets	1581	1741	10849	11022	6421	15394
	(9.4)	(9.7)	(3.7)	(4.7)	(5.0)	(14.4)
9.1. Inter - office adjustments (net)	-	95	-	90	1938	424

9.2. Interest accrued	-	0	3924	2052	3131	2317
9.3. Tax paid	1343	1118	3600	2152	-	-
9.4. Stationery and Stamps	2	5	1	1	-	-
9.5. Others	236	523	3324	6727	1352	12654
Total Assets	16889	17882	291635	233227	128530	107233
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source: Annual accounts of banks of respective years.