

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

| Items                                  | (Amount in Rs. lakh) |              |               |               |                            |             |
|----------------------------------------|----------------------|--------------|---------------|---------------|----------------------------|-------------|
|                                        | As on March 31       |              |               |               |                            |             |
|                                        | Barclays Bank        |              | BNP Paribas   |               | Chinatrust Commercial Bank |             |
|                                        | 2002                 | 2003         | 2002          | 2003          | 2002                       | 2003        |
|                                        | (25)                 | (26)         | (27)          | (28)          | (29)                       | (30)        |
| <b>1. Capital</b>                      | <b>26260</b>         | <b>26260</b> | <b>3528</b>   | <b>6283</b>   | <b>3546</b>                | <b>3546</b> |
|                                        | (33.1)               | (35.6)       | (1.0)         | (2.3)         | (28.5)                     | (27.7)      |
| <b>2. Reserves and Surplus</b>         | <b>4229</b>          | <b>7143</b>  | <b>16801</b>  | <b>17136</b>  | <b>226</b>                 | <b>620</b>  |
|                                        | (5.3)                | (9.7)        | (4.5)         | (6.3)         | (1.8)                      | (4.9)       |
| 2.1. Statutory Reserves                | 1036                 | 1992         | 3481          | 3481          | 58                         | 125         |
| 2.2. Capital Reserves                  | 5                    | 5            | 583           | 583           | -                          | -           |
| 2.3. Share Premium                     | -                    | -            | -             | -             | -                          | -           |
| 2.4. Investments Fluctuations Reserves | 350                  | 1483         | -             | -             | 3                          | 74          |
| 2.5. Revenue and other Reserves        | 300                  | 131          | 15985         | 15868         | 8                          | 133         |
| 2.6. Balance of Profit                 | 2539                 | 3532         | -3248         | -2796         | 157                        | 288         |
| <b>3. Deposits</b>                     | <b>16727</b>         | <b>10775</b> | <b>163428</b> | <b>157956</b> | <b>7501</b>                | <b>6522</b> |
|                                        | (21.1)               | (14.6)       | (44.2)        | (58.0)        | (60.3)                     | (51.0)      |
| <b>Type-wise</b>                       |                      |              |               |               |                            |             |
| 3A.1. Demand deposits                  | 974                  | 415          | 43196         | 33523         | 358                        | 1283        |
| (i) From banks                         | 6                    | 13           | 66            | 55            | -                          | -           |
| (ii) From others                       | 968                  | 403          | 43130         | 33468         | 358                        | 1283        |
| 3A.2. Savings bank deposits            | -                    | 84           | 6502          | 4210          | 152                        | 177         |
| 3A.3. Term deposits                    | 15753                | 10276        | 113730        | 120222        | 6990                       | 5061        |
| (i) From banks                         | 4257                 | 4257         | 14335         | 14320         | -                          | -           |
| (ii) From others                       | 11496                | 6019         | 99395         | 105902        | 6990                       | 5061        |

**Location-wise**

|                                            |              |              |               |               |              |              |
|--------------------------------------------|--------------|--------------|---------------|---------------|--------------|--------------|
| 3B.1. Deposits of branches in India        | 16727        | 10775        | 163428        | 157956        | 7501         | 6522         |
| 3B.2. Deposits of branches outside India   | -            | -            | -             | -             | -            | -            |
| <b>4. Borrowings</b>                       | <b>28989</b> | <b>24474</b> | <b>165920</b> | <b>70645</b>  | <b>594</b>   | <b>1718</b>  |
|                                            | (36.5)       | (33.2)       | (44.9)        | (26.0)        | (4.8)        | (13.4)       |
| 4.1. Borrowings in India                   | 28800        | 20200        | 162571        | 59053         | 594          | 1718         |
| (i) From Reserve Bank of India             | -            | -            | 1200          | 887           | 294          | -            |
| (ii) From other banks                      | 27800        | 20200        | 135250        | 47300         | -            | 1000         |
| (iii) From other institutions and agencies | 1000         | -            | 26121         | 10866         | 300          | 718          |
| 4.2. Borrowings outside India              | 189          | 4274         | 3349          | 11592         | -            | -            |
| Secured borrowing included in 4.           | -            | -            | -             | -             | -            | -            |
| <b>5. Other liabilities</b>                | <b>3113</b>  | <b>5159</b>  | <b>19947</b>  | <b>20126</b>  | <b>573</b>   | <b>378</b>   |
|                                            | (3.9)        | (7.0)        | (5.4)         | (7.4)         | (4.6)        | (3.0)        |
| 5.1. Bills Payable                         | 50           | 58           | 3018          | 4129          | 272          | 58           |
| 5.2. Inter-office adjustments              | -            | -            | 120           | 30            | -            | -            |
| 5.3. Interest accrued                      | 189          | 84           | 3680          | 3206          | 150          | 62           |
| 5.4. Others (including provisions)         | 2874         | 5016         | 13129         | 12761         | 151          | 259          |
| <b>Total Liabilities</b>                   | <b>79318</b> | <b>73810</b> | <b>369624</b> | <b>272146</b> | <b>12440</b> | <b>12785</b> |
|                                            | (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.

(Amount in Rs. lakh)

| Items                                       | As on March 31 |              |               |              |                            |             |
|---------------------------------------------|----------------|--------------|---------------|--------------|----------------------------|-------------|
|                                             | Barclays Bank  |              | BNP Paribas   |              | Chinatrust Commercial Bank |             |
|                                             | 2002           | 2003         | 2002          | 2003         | 2002                       | 2003        |
|                                             | (25)           | (26)         | (27)          | (28)         | (29)                       | (30)        |
| <b>1. Cash in hand</b>                      | <b>5</b>       | <b>6</b>     | <b>322</b>    | <b>232</b>   | <b>18</b>                  | <b>21</b>   |
|                                             | (0.0)          | (0.0)        | (0.1)         | (0.1)        | (0.1)                      | (0.2)       |
| <b>2. Balances with RBI</b>                 | <b>985</b>     | <b>246</b>   | <b>11646</b>  | <b>11411</b> | <b>495</b>                 | <b>315</b>  |
|                                             | (1.2)          | (0.3)        | (3.2)         | (4.2)        | (4.0)                      | (2.5)       |
| <b>3. Balances with banks in India</b>      | <b>22</b>      | <b>67</b>    | <b>5956</b>   | <b>1264</b>  | <b>84</b>                  | <b>65</b>   |
|                                             | (0.0)          | (0.1)        | (1.6)         | (0.5)        | (0.7)                      | (0.5)       |
| <b>4. Money at call and short notice</b>    | <b>4392</b>    | <b>1000</b>  | <b>24400</b>  | <b>2329</b>  | -                          | -           |
|                                             | (5.5)          | (1.4)        | (6.6)         | (0.9)        | -                          | -           |
| <b>5. Balances with banks outside India</b> | <b>34408</b>   | <b>32</b>    | <b>853</b>    | -            | <b>50</b>                  | <b>58</b>   |
|                                             | (43.4)         | (0.0)        | (0.2)         | -            | (0.4)                      | (0.5)       |
| <b>6. Investments</b>                       | <b>31879</b>   | <b>48389</b> | <b>148524</b> | <b>91786</b> | <b>5142</b>                | <b>4238</b> |
|                                             | (40.2)         | (65.6)       | (40.2)        | (33.7)       | (41.3)                     | (33.2)      |
| 6.1. Investments in India                   | 31879          | 48389        | 148524        | 91786        | 5142                       | 4238        |
| (i) Government securities                   | 13613          | 34858        | 91877         | 68880        | 3357                       | 2838        |
| (ii) Other approved securities              | 275            | 275          | -             | -            | -                          | -           |
| (iii) Shares                                | -              | -            | 1             | 1            | -                          | -           |
| (iv) Debentures and Bonds                   | 17991          | 10920        | 52718         | 22905        | 1600                       | 1400        |
| (v) Subsidiaries and/or joint ventures      | -              | -            | -             | -            | -                          | -           |
| (vi) Others                                 | -              | 2336         | 3928          | -            | 186                        | -           |
| 6.2. Investments outside India              | -              | -            | -             | -            | -                          | -           |
| (i) Government securities                   | -              | -            | -             | -            | -                          | -           |

|                                              |             |              |               |               |             |             |
|----------------------------------------------|-------------|--------------|---------------|---------------|-------------|-------------|
| (ii) Subsidiaries and/or joint ventures      | -           | -            | -             | -             | -           | -           |
| (iii) Others                                 | -           | -            | -             | -             | -           | -           |
| <b>7. Advances</b>                           | <b>685</b>  | <b>230</b>   | <b>152142</b> | <b>142271</b> | <b>5841</b> | <b>7297</b> |
|                                              | (0.9)       | (0.3)        | (41.2)        | (52.3)        | (47.0)      | (57.1)      |
| <b>Type-wise</b>                             |             |              |               |               |             |             |
| 7A.1. Bills purchased and discounted         | -           | -            | 24664         | 31346         | 604         | 869         |
| 7A.2. Cash credits, overdrafts & loans       | 412         | 6            | 40295         | 41215         | 1345        | 1982        |
| 7A.3. Term loans                             | 273         | 224          | 87183         | 69709         | 3893        | 4447        |
| <b>Security-wise</b>                         |             |              |               |               |             |             |
| 7B.1. Secured by tangible assets             | 641         | 191          | 44604         | 61795         | 4988        | 7056        |
| 7B.2. Covered by Bank/ Government Guarantees | -           | -            | 21172         | 26762         | -           | -           |
| 7B.3. Unsecured                              | 45          | 39           | 86366         | 53714         | 853         | 242         |
| <b>Sector-wise</b>                           |             |              |               |               |             |             |
| 7C. I. Advances in India                     | 685         | 230          | 152142        | 142271        | 5841        | 7297        |
| (i) Priority sectors                         | 137         | 6            | 46958         | 44092         | 1298        | 2409        |
| (ii) Public sectors                          | -           | -            | 19835         | 1000          | -           | -           |
| (iii) Banks                                  | -           | -            | 37            | 1             | -           | -           |
| (iv) Others                                  | 548         | 224          | 85312         | 97178         | 4544        | 4888        |
| 7C.II. Advances outside India                | -           | -            | -             | -             | -           | -           |
| <b>8. Fixed Assets</b>                       | <b>1078</b> | <b>343</b>   | <b>10570</b>  | <b>9536</b>   | <b>160</b>  | <b>93</b>   |
|                                              | (1.4)       | (0.5)        | (2.9)         | (3.5)         | (1.3)       | (0.7)       |
| 8.1. Premises                                | 906         | 5            | 8122          | 8372          | 31          | 19          |
| 8.2. Fixed assets under construction         | -           | -            | 28            | 52            | -           | -           |
| 8.2. Other Fixed assets                      | 171         | 339          | 2420          | 1112          | 129         | 74          |
| <b>9. Other Assets</b>                       | <b>5864</b> | <b>23498</b> | <b>15211</b>  | <b>13319</b>  | <b>651</b>  | <b>697</b>  |
|                                              | (7.4)       | (31.8)       | (4.1)         | (4.9)         | (5.2)       | (5.4)       |
| 9.1. Inter - office adjustments (net)        | -           | -            | -             | -             | -           | -           |

|                            |              |              |               |               |              |              |
|----------------------------|--------------|--------------|---------------|---------------|--------------|--------------|
| 9.2. Interest accrued      | 1049         | 878          | 3093          | 1841          | 250          | 168          |
| 9.3. Tax paid              | 1075         | -            | 3963          | 3605          | 177          | 188          |
| 9.4. Stationery and Stamps | 0            | 616          | 2             | 2             | -            | -            |
| 9.5. Others                | 3740         | 22003        | 8153          | 7871          | 223          | 341          |
| <b>Total Assets</b>        | <b>79318</b> | <b>73810</b> | <b>369624</b> | <b>272146</b> | <b>12440</b> | <b>12785</b> |
|                            | (100.0)      | (100.0)      | (100.0)       | (100.0)       | (100.0)      | (100.0)      |

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(Amount in Rs. lakh)

| Items                                    | As on March 31 |             |                |                |                |      |
|------------------------------------------|----------------|-------------|----------------|----------------|----------------|------|
|                                          | Cho Hung Bank  |             | Citibank       |                | Commerz Bank # |      |
|                                          | 2002           | 2003        | 2002           | 2003           | 2002           | 2003 |
|                                          | (31)           | (32)        | (33)           | (34)           | (35)           | (36) |
| <b>1. Capital</b>                        | <b>3454</b>    | <b>3454</b> | <b>16746</b>   | <b>16746</b>   | <b>7435</b>    |      |
|                                          | (19.3)         | (22.6)      | (0.8)          | (0.7)          | (105.6)        |      |
| <b>2. Reserves and Surplus</b>           | <b>1253</b>    | <b>2664</b> | <b>156721</b>  | <b>195965</b>  | <b>-461</b>    |      |
|                                          | (7.0)          | (17.4)      | (7.3)          | (7.8)          | -(6.5)         |      |
| 2.1. Statutory Reserves                  | 1114           | 2541        | 40232          | 50020          | 107            |      |
| 2.2. Capital Reserves                    | -              | -           | 573            | 573            | 6              |      |
| 2.3. Share Premium                       | -              | -           | -              | -              | -              |      |
| 2.4. Investments Fluctuations Reserves   | 37             | -           | 6100           | 21108          | -              |      |
| 2.5. Revenue and other Reserves          | 1              | 76          | 104816         | 124265         | -              |      |
| 2.6. Balance of Profit                   | 101            | 48          | 5000           | -              | -574           |      |
| <b>3. Deposits</b>                       | <b>7616</b>    | <b>5581</b> | <b>1524245</b> | <b>1774250</b> | <b>-</b>       |      |
|                                          | (42.6)         | (36.5)      | (70.9)         | (70.3)         | -              |      |
| <b>Type-wise</b>                         |                |             |                |                |                |      |
| 3A.1. Demand deposits                    | 1871           | 2335        | 304778         | 362634         | -              |      |
| (i) From banks                           | -              | -           | 2647           | 3171           | -              |      |
| (ii) From others                         | 1871           | 2335        | 302131         | 359463         | -              |      |
| 3A.2. Savings bank deposits              | 31             | 54          | 160520         | 229482         | -              |      |
| 3A.3. Term deposits                      | 5713           | 3192        | 1058947        | 1182134        | -              |      |
| (i) From banks                           | -              | -           | 356889         | 356909         | -              |      |
| (ii) From others                         | 5713           | 3192        | 702058         | 825225         | -              |      |
| <b>Location-wise</b>                     |                |             |                |                |                |      |
| 3B.1. Deposits of branches in India      | 7616           | 5581        | 1524245        | 1774250        | -              |      |
| 3B.2. Deposits of branches outside India | -              | -           | -              | -              | -              |      |

|                                            |              |              |                |                |             |
|--------------------------------------------|--------------|--------------|----------------|----------------|-------------|
| <b>4. Borrowings</b>                       | <b>1800</b>  | <b>500</b>   | <b>302244</b>  | <b>338844</b>  | <b>-</b>    |
|                                            | (10.1)       | (3.3)        | (14.1)         | (13.4)         | -           |
| 4.1. Borrowings in India                   | 1800         | 500          | 301639         | 164072         | -           |
| (i) From Reserve Bank of India             | -            | -            | 27416          | -              | -           |
| (ii) From other banks                      | 500          | 500          | 185278         | 130967         | -           |
| (iii) From other institutions and agencies | 1300         | -            | 88945          | 33105          | -           |
| 4.2. Borrowings outside India              | -            | -            | 605            | 174772         | -           |
| Secured borrowing included in 4.           | -            | -            | -              | -              | -           |
| <b>5. Other liabilities</b>                | <b>3764</b>  | <b>3093</b>  | <b>149730</b>  | <b>198152</b>  | <b>70</b>   |
|                                            | (21.0)       | (20.2)       | (7.0)          | (7.9)          | (1.0)       |
| 5.1. Bills Payable                         | 189          | 80           | 48768          | 73053          | -           |
| 5.2. Inter-office adjustments              | -            | -            | 2940           | 247            | 3           |
| 5.3. Interest accrued                      | 43           | 38           | 16599          | 14301          | -           |
| 5.4. Others (including provisions)         | 3532         | 2975         | 81423          | 110551         | 67          |
| <b>Total Liabilities</b>                   | <b>17886</b> | <b>15292</b> | <b>2149686</b> | <b>2523958</b> | <b>7044</b> |

(Amount in Rs. lakh)

| Items                                       | As on March 31 |             |               |               |                |      |
|---------------------------------------------|----------------|-------------|---------------|---------------|----------------|------|
|                                             | Cho Hung Bank  |             | Citibank      |               | Commerz Bank # |      |
|                                             | 2002           | 2003        | 2002          | 2003          | 2002           | 2003 |
|                                             | (31)           | (32)        | (33)          | (34)          | (35)           | (36) |
| <b>1. Cash in hand</b>                      | <b>9</b>       | <b>22</b>   | <b>6338</b>   | <b>5422</b>   | <b>-</b>       |      |
|                                             | (0.1)          | (0.1)       | (0.3)         | (0.2)         | -              |      |
| <b>2. Balances with RBI</b>                 | <b>243</b>     | <b>325</b>  | <b>109888</b> | <b>117898</b> | <b>262</b>     |      |
|                                             | (1.4)          | (2.1)       | (5.1)         | (4.7)         | (3.7)          |      |
| <b>3. Balances with banks in India</b>      | <b>19</b>      | <b>35</b>   | <b>22547</b>  | <b>45329</b>  | <b>32</b>      |      |
|                                             | (0.1)          | (0.2)       | (1.0)         | (1.8)         | (0.5)          |      |
| <b>4. Money at call and short notice</b>    | <b>646</b>     | <b>1067</b> | <b>-</b>      | <b>-</b>      | <b>4350</b>    |      |
|                                             | (3.6)          | (7.0)       | -             | -             | (61.8)         |      |
| <b>5. Balances with banks outside India</b> | <b>475</b>     | <b>58</b>   | <b>129185</b> | <b>213633</b> | <b>118</b>     |      |
|                                             | (2.7)          | (0.4)       | (6.0)         | (8.5)         | (1.7)          |      |
| <b>6. Investments</b>                       | <b>3781</b>    | <b>3037</b> | <b>600686</b> | <b>703593</b> | <b>-</b>       |      |
|                                             | (21.1)         | (19.9)      | (27.9)        | (27.9)        | -              |      |
| 6.1. Investments in India                   | 3781           | 3037        | 600686        | 703593        | -              |      |
| (i) Government securities                   | 1981           | 1737        | 481399        | 566258        | -              |      |
| (ii) Other approved securities              | -              | -           | 1725          | 1686          | -              |      |
| (iii) Shares                                | -              | -           | 357           | 356           | -              |      |
| (iv) Debentures and Bonds                   | 1800           | 1300        | 117205        | 128079        | -              |      |
| (v) Subsidiaries and/or joint ventures      | -              | -           | -             | -             | -              |      |
| (vi) Others                                 | -              | -           | -             | 7214          | -              |      |
| 6.2. Investments outside India              | -              | -           | -             | -             | -              |      |
| (i) Government securities                   | -              | -           | -             | -             | -              |      |



|                                              |             |             |                |                |             |
|----------------------------------------------|-------------|-------------|----------------|----------------|-------------|
| (ii) Subsidiaries and/or joint ventures      | -           | -           | -              | -              | -           |
| (iii) Others                                 | -           | -           | -              | -              | -           |
| <b>7. Advances</b>                           | <b>9813</b> | <b>7525</b> | <b>1138520</b> | <b>1262869</b> | <b>1260</b> |
|                                              | (54.9)      | (49.2)      | (53.0)         | (50.0)         | (17.9)      |
| <b>Type-wise</b>                             |             |             |                |                |             |
| 7A.1. Bills purchased and discounted         | 100         | 232         | 112770         | 110989         | -           |
| 7A.2. Cash credits, overdrafts & loans       | 4203        | 4143        | 260339         | 285987         | 1260        |
| 7A.3. Term loans                             | 5510        | 3150        | 765411         | 865893         | -           |
| <b>Security-wise</b>                         |             |             |                |                |             |
| 7B.1. Secured by tangible assets             | 9803        | 7075        | 516631         | 604484         | 1260        |
| 7B.2. Covered by Bank/ Government Guarantees | -           | 450         | 221302         | 212953         | -           |
| 7B.3. Unsecured                              | 10          | -           | 400587         | 445432         | -           |
| <b>Sector-wise</b>                           |             |             |                |                |             |
| 7C. I. Advances in India                     | 9813        | 7525        | 1138520        | 1262869        | 1260        |
| (i) Priority sectors                         | -           | -           | 249689         | 268368         | -           |
| (ii) Public sectors                          | -           | -           | 41764          | 9380           | -           |
| (iii) Banks                                  | -           | -           | -              | 4749           | -           |
| (iv) Others                                  | 9813        | 7525        | 847067         | 980372         | 1260        |
| 7C.II. Advances outside India                | -           | -           | -              | -              | -           |
| <b>8. Fixed Assets</b>                       | <b>58</b>   | <b>53</b>   | <b>50217</b>   | <b>52554</b>   | <b>36</b>   |
|                                              | (0.3)       | (0.3)       | (2.3)          | (2.1)          | (0.5)       |
| 8.1. Premises                                | -           | -           | 28445          | 23115          | -           |
| 8.2. Fixed assets under construction         | -           | -           | 876            | 355            | -           |
| 8.2. Other Fixed assets                      | 58          | 53          | 20896          | 29084          | 36          |
| <b>9. Other Assets</b>                       | <b>2841</b> | <b>3170</b> | <b>92305</b>   | <b>122661</b>  | <b>986</b>  |
|                                              | (15.9)      | (20.7)      | (4.3)          | (4.9)          | (14.0)      |
| 9.1. Inter - office adjustments (net)        | -           | -           | -              | -              | -           |

|                            |              |              |                |                |             |
|----------------------------|--------------|--------------|----------------|----------------|-------------|
| 9.2. Interest accrued      | 363          | 251          | 29488          | 27425          | 7           |
| 9.3. Tax paid              | 2237         | 2717         | -              | 5281           | 487         |
| 9.4. Stationery and Stamps | -            | -            | 2              | 0              | -           |
| 9.5. Others                | 241          | 202          | 62815          | 89954          | 492         |
| <b>Total Assets</b>        | <b>17886</b> | <b>15292</b> | <b>2149686</b> | <b>2523958</b> | <b>7044</b> |
|                            | (100.0)      | (100.0)      | (100.0)        | (100.0)        | (100.0)     |

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(Amount in Rs. lakh)

| Items                                    | As on March 31           |              |                 |              |              |              |
|------------------------------------------|--------------------------|--------------|-----------------|--------------|--------------|--------------|
|                                          | Credit Agricole Indosuez |              | Credit Lyonnais |              | DBS Bank     |              |
|                                          | 2002                     | 2003         | 2002            | 2003         | 2002         | 2003         |
|                                          | (37)                     | (38)         | (39)            | (40)         | (41)         | (42)         |
| <b>1. Capital</b>                        | <b>9447</b>              | <b>9818</b>  | <b>11115</b>    | <b>18309</b> | <b>4954</b>  | <b>4954</b>  |
|                                          | (6.8)                    | (10.0)       | (8.2)           | (12.7)       | (9.3)        | (14.7)       |
| <b>2. Reserves and Surplus</b>           | <b>1285</b>              | <b>1638</b>  | <b>2747</b>     | <b>4939</b>  | <b>2697</b>  | <b>3377</b>  |
|                                          | (0.9)                    | (1.7)        | (2.0)           | (3.4)        | (5.1)        | (10.1)       |
| 2.1. Statutory Reserves                  | 1638                     | 1727         | 2233            | 2448         | 696          | 865          |
| 2.2. Capital Reserves                    | -                        | -            | -               | -            | 51           | 51           |
| 2.3. Share Premium                       | -                        | -            | -               | -            | -            | -            |
| 2.4. Investments Fluctuations Reserves   | 71                       | 121          | 289             | 649          | 80           | 152          |
| 2.5. Revenue and other Reserves          | 399                      | 395          | 1               | 1337         | -            | 6            |
| 2.6. Balance of Profit                   | -823                     | -605         | 224             | 506          | 1870         | 2304         |
| <b>3. Deposits</b>                       | <b>76139</b>             | <b>68209</b> | <b>101420</b>   | <b>99440</b> | <b>13293</b> | <b>12404</b> |
|                                          | (54.5)                   | (69.2)       | (74.5)          | (69.1)       | (24.9)       | (36.9)       |
| <b>Type-wise</b>                         |                          |              |                 |              |              |              |
| 3A.1. Demand deposits                    | 11618                    | 21654        | 3976            | 3639         | 261          | 1114         |
| (i) From banks                           | 311                      | 227          | 15              | 50           | 74           | 493          |
| (ii) From others                         | 11307                    | 21426        | 3961            | 3589         | 187          | 620          |
| 3A.2. Savings bank deposits              | 3460                     | 2017         | 51              | 183          | 93           | 128          |
| 3A.3. Term deposits                      | 61061                    | 44538        | 97393           | 95617        | 12939        | 11162        |
| (i) From banks                           | 34244                    | 34244        | 83076           | 83076        | 7000         | 7852         |
| (ii) From others                         | 26817                    | 10294        | 14317           | 12541        | 5939         | 3310         |
| <b>Location-wise</b>                     |                          |              |                 |              |              |              |
| 3B.1. Deposits of branches in India      | 76139                    | 68209        | 101420          | 99440        | 13293        | 12404        |
| 3B.2. Deposits of branches outside India | -                        | -            | -               | -            | -            | -            |

|                                            |               |              |               |               |              |              |
|--------------------------------------------|---------------|--------------|---------------|---------------|--------------|--------------|
| <b>4. Borrowings</b>                       | <b>50300</b>  | <b>14000</b> | <b>12550</b>  | <b>3000</b>   | <b>31149</b> | <b>12000</b> |
|                                            | (36.0)        | (14.2)       | (9.2)         | (2.1)         | (58.4)       | (35.7)       |
| 4.1. Borrowings in India                   | 50300         | 14000        | 12550         | 3000          | 31139        | 12000        |
| (i) From Reserve Bank of India             | 300           | -            | 350           | -             | 339          | -            |
| (ii) From other banks                      | 43500         | 14000        | 8700          | 3000          | 28800        | 12000        |
| (iii) From other institutions and agencies | 6500          | -            | 3500          | -             | 2000         | -            |
| 4.2. Borrowings outside India              | -             | -            | -             | -             | 10           | -            |
| Secured borrowing included in 4.           | -             | -            | -             | -             | -            | -            |
| <b>5. Other liabilities</b>                | <b>2508</b>   | <b>4887</b>  | <b>8261</b>   | <b>18252</b>  | <b>1259</b>  | <b>850</b>   |
|                                            | (1.8)         | (5.0)        | (6.1)         | (12.7)        | (2.4)        | (2.5)        |
| 5.1. Bills Payable                         | 317           | 216          | 522           | 334           | 49           | 24           |
| 5.2. Inter-office adjustments              | -             | -            | -             | -             | -            | -            |
| 5.3. Interest accrued                      | 1104          | 2890         | 1826          | 1798          | 151          | 94           |
| 5.4. Others (including provisions)         | 1087          | 1781         | 5913          | 16121         | 1059         | 732          |
| <b>Total Liabilities</b>                   | <b>139679</b> | <b>98552</b> | <b>136093</b> | <b>143940</b> | <b>53352</b> | <b>33585</b> |
|                                            | (100.0)       | (100.0)      | (100.0)       | (100.0)       | (100.0)      | (100.0)      |

(Amount in Rs. lakh)

| Items                                       | As on March 31           |              |                 |              |              |             |
|---------------------------------------------|--------------------------|--------------|-----------------|--------------|--------------|-------------|
|                                             | Credit Agricole Indosuez |              | Credit Lyonnais |              | DBS Bank     |             |
|                                             | 2002                     | 2003         | 2002            | 2003         | 2002         | 2003        |
|                                             | (37)                     | (38)         | (39)            | (40)         | (41)         | (42)        |
| <b>1. Cash in hand</b>                      | <b>61</b>                | <b>52</b>    | <b>-</b>        | <b>0</b>     | <b>25</b>    | <b>20</b>   |
|                                             | (0.0)                    | (0.1)        | -               | (0.0)        | (0.0)        | (0.1)       |
| <b>2. Balances with RBI</b>                 | <b>4941</b>              | <b>2514</b>  | <b>3177</b>     | <b>3254</b>  | <b>666</b>   | <b>570</b>  |
|                                             | (3.5)                    | (2.6)        | (2.3)           | (2.3)        | (1.2)        | (1.7)       |
| <b>3. Balances with banks in India</b>      | <b>31</b>                | <b>14935</b> | <b>232</b>      | <b>280</b>   | <b>10300</b> | <b>5021</b> |
|                                             | (0.0)                    | (15.2)       | (0.2)           | (0.2)        | (19.3)       | (15.0)      |
| <b>4. Money at call and short notice</b>    | <b>-</b>                 | <b>5974</b>  | <b>15616</b>    | <b>-</b>     | <b>1464</b>  | <b>-</b>    |
|                                             | -                        | (6.1)        | (11.5)          | -            | (2.7)        | -           |
| <b>5. Balances with banks outside India</b> | <b>27259</b>             | <b>3820</b>  | <b>1446</b>     | <b>2764</b>  | <b>3926</b>  | <b>384</b>  |
|                                             | (19.5)                   | (3.9)        | (1.1)           | (1.9)        | (7.4)        | (1.1)       |
| <b>6. Investments</b>                       | <b>50276</b>             | <b>36225</b> | <b>34927</b>    | <b>62805</b> | <b>12400</b> | <b>7630</b> |
|                                             | (36.0)                   | (36.8)       | (25.7)          | (43.6)       | (23.2)       | (22.7)      |
| 6.1. Investments in India                   | 50276                    | 36225        | 34927           | 62805        | 12400        | 7630        |
| (i) Government securities                   | 29960                    | 26610        | 26219           | 50647        | 9000         | 6830        |
| (ii) Other approved securities              | -                        | -            | 100             | 40           | -            | -           |
| (iii) Shares                                | 2                        | 303          | -               | -            | -            | -           |
| (iv) Debentures and Bonds                   | 16420                    | 9313         | 8608            | 12118        | 3400         | 800         |
| (v) Subsidiaries and/or joint ventures      | -                        | -            | -               | -            | -            | -           |
| (vi) Others                                 | 3894                     | -            | -               | -            | -            | -           |
| 6.2. Investments outside India              | -                        | -            | -               | -            | -            | -           |
| (i) Government securities                   | -                        | -            | -               | -            | -            | -           |

|                                              |              |              |              |              |              |              |
|----------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| (ii) Subsidiaries and/or joint ventures      | -            | -            | -            | -            | -            | -            |
| (iii) Others                                 | -            | -            | -            | -            | -            | -            |
| <b>7. Advances</b>                           | <b>43725</b> | <b>23207</b> | <b>75695</b> | <b>65802</b> | <b>23833</b> | <b>19174</b> |
|                                              | (31.3)       | (23.5)       | (55.6)       | (45.7)       | (44.7)       | (57.1)       |
| <b>Type-wise</b>                             |              |              |              |              |              |              |
| 7A.1. Bills purchased and discounted         | 2624         | 515          | 4047         | 1663         | 1697         | 2616         |
| 7A.2. Cash credits, overdrafts & loans       | 758          | 112          | 48238        | 46847        | 12710        | 8676         |
| 7A.3. Term loans                             | 40343        | 22580        | 23410        | 17292        | 9426         | 7882         |
| <b>Security-wise</b>                         |              |              |              |              |              |              |
| 7B.1. Secured by tangible assets             | 10580        | 6458         | 28454        | 27178        | 20879        | 18420        |
| 7B.2. Covered by Bank/ Government Guarantees | 1952         | 465          | 6728         | 5766         | 970          | -            |
| 7B.3. Unsecured                              | 31194        | 16285        | 40513        | 32857        | 1984         | 754          |
| <b>Sector-wise</b>                           |              |              |              |              |              |              |
| 7C. I. Advances in India                     | 43725        | 23207        | 75695        | 65802        | 23833        | 19174        |
| (i) Priority sectors                         | 6882         | 3385         | 17718        | 13657        | 3680         | 3099         |
| (ii) Public sectors                          | -            | -            | -            | 2501         | -            | -            |
| (iii) Banks                                  | 242          | -            | 49           | 200          | -            | -            |
| (iv) Others                                  | 36601        | 19822        | 57928        | 49444        | 20153        | 16075        |
| 7C.II. Advances outside India                | -            | -            | -            | -            | -            | -            |
| <b>8. Fixed Assets</b>                       | <b>3556</b>  | <b>3216</b>  | <b>581</b>   | <b>386</b>   | <b>89</b>    | <b>120</b>   |
|                                              | (2.5)        | (3.3)        | (0.4)        | (0.3)        | (0.2)        | (0.4)        |
| 8.1. Premises                                | 2833         | 2740         | -            | -            | -            | -            |
| 8.2. Fixed assets under construction         | -            | -            | -            | -            | -            | -            |
| 8.2. Other Fixed assets                      | 724          | 477          | 581          | 386          | 89           | 120          |
| <b>9. Other Assets</b>                       | <b>9829</b>  | <b>8608</b>  | <b>4419</b>  | <b>8649</b>  | <b>649</b>   | <b>667</b>   |
|                                              | (7.0)        | (8.7)        | (3.2)        | (6.0)        | (1.2)        | (2.0)        |
| 9.1. Inter - office adjustments (net)        | -            | -            | -            | -            | -            | -            |

|                            |               |              |               |               |              |              |
|----------------------------|---------------|--------------|---------------|---------------|--------------|--------------|
| 9.2. Interest accrued      | 2216          | 1677         | 1708          | 1218          | 241          | 332          |
| 9.3. Tax paid              | 4592          | 5240         | -             | -             | 192          | 157          |
| 9.4. Stationery and Stamps | 0             | 0            | -             | -             | -            | -            |
| 9.5. Others                | 3021          | 1690         | 2711          | 7431          | 216          | 178          |
| <b>Total Assets</b>        | <b>139679</b> | <b>98552</b> | <b>136093</b> | <b>143940</b> | <b>53352</b> | <b>33585</b> |
|                            | (100.0)       | (100.0)      | (100.0)       | (100.0)       | (100.0)      | (100.0)      |

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| (Amount in Rs. lakh)                     |                |               |                 |      |                          |                |
|------------------------------------------|----------------|---------------|-----------------|------|--------------------------|----------------|
| Items                                    | As on March 31 |               |                 |      |                          |                |
|                                          | Deutsche Bank  |               | Dresdner Bank # |      | Hongkong & Shanghai Bank |                |
|                                          | 2002           | 2003          | 2002            | 2003 | 2002                     | 2003           |
|                                          | (43)           | (44)          | (45)            | (46) | (47)                     | (48)           |
| <b>1. Capital</b>                        | <b>39268</b>   | <b>39268</b>  | <b>7180</b>     |      | <b>20</b>                | <b>71503</b>   |
|                                          | (7.2)          | (6.7)         | (87.8)          |      | (0.0)                    | (3.4)          |
| <b>2. Reserves and Surplus</b>           | <b>31004</b>   | <b>44567</b>  | <b>89</b>       |      | <b>123107</b>            | <b>158321</b>  |
|                                          | (5.6)          | (7.6)         | (1.1)           |      | (6.4)                    | (7.6)          |
| 2.1. Statutory Reserves                  | 12671          | 16937         | 89              |      | 24667                    | 28425          |
| 2.2. Capital Reserves                    | 590            | 590           | -               |      | 57502                    | 81740          |
| 2.3. Share Premium                       | -              | -             | -               |      | -                        | -              |
| 2.4. Investments Fluctuations Reserves   | 1577           | 4857          | -               |      | 5889                     | 13139          |
| 2.5. Revenue and other Reserves          | 6330           | 6330          | -               |      | 27529                    | 35017          |
| 2.6. Balance of Profit                   | 9836           | 15853         | -               |      | 7520                     | -              |
| <b>3. Deposits</b>                       | <b>247651</b>  | <b>194507</b> | <b>604</b>      |      | <b>1234116</b>           | <b>1280121</b> |
|                                          | (45.1)         | (33.3)        | (7.4)           |      | (64.5)                   | (61.2)         |
| <b>Type-wise</b>                         |                |               |                 |      |                          |                |
| 3A.1. Demand deposits                    | 119801         | 110289        | 604             |      | 198878                   | 209953         |
| (i) From banks                           | 2518           | 2959          | -               |      | 2846                     | 3066           |
| (ii) From others                         | 117283         | 107329        | 604             |      | 196032                   | 206887         |
| 3A.2. Savings bank deposits              | 8780           | 7555          | -               |      | 178089                   | 224062         |
| 3A.3. Term deposits                      | 119070         | 76664         | -               |      | 857149                   | 846106         |
| (i) From banks                           | -              | -             | -               |      | -                        | -              |
| (ii) From others                         | 119070         | 76664         | -               |      | 857149                   | 846106         |
| <b>Location-wise</b>                     |                |               |                 |      |                          |                |
| 3B.1. Deposits of branches in India      | 247651         | 194507        | 604             |      | 1234116                  | 1280121        |
| 3B.2. Deposits of branches outside India | -              | -             | -               |      | -                        | -              |



|                                            |               |               |             |                |                |
|--------------------------------------------|---------------|---------------|-------------|----------------|----------------|
| <b>4. Borrowings</b>                       | <b>199259</b> | <b>272769</b> | <b>-</b>    | <b>365864</b>  | <b>317173</b>  |
|                                            | (36.3)        | (46.7)        | -           | (19.1)         | (15.2)         |
| 4.1. Borrowings in India                   | 199259        | 272085        | -           | 364616         | 293000         |
| (i) From Reserve Bank of India             | 20000         | 55000         | -           | -              | -              |
| (ii) From other banks                      | 129774        | 168207        | -           | 318012         | 287355         |
| (iii) From other institutions and agencies | 49485         | 48878         | -           | 46604          | 5645           |
| 4.2. Borrowings outside India              | -             | 684           | -           | 1248           | 24173          |
| Secured borrowing included in 4.           | -             | -             | -           | -              | -              |
| <b>5. Other liabilities</b>                | <b>31820</b>  | <b>33209</b>  | <b>304</b>  | <b>190809</b>  | <b>263857</b>  |
|                                            | (5.8)         | (5.7)         | (3.7)       | (10.0)         | (12.6)         |
| 5.1. Bills Payable                         | 4977          | 8698          | 0           | 43788          | 40338          |
| 5.2. Inter-office adjustments              | 34            | 7566          | 168         | -              | -              |
| 5.3. Interest accrued                      | 3510          | 3818          | -           | 53152          | 49625          |
| 5.4. Others (including provisions)         | 23299         | 13126         | 135         | 93869          | 173893         |
| <b>Total Liabilities</b>                   | <b>549002</b> | <b>584320</b> | <b>8176</b> | <b>1913916</b> | <b>2090974</b> |
|                                            | (100.0)       | (100.0)       | (100.0)     | (100.0)        | (100.0)        |

| (Amount in Rs. lakh)                        |                |               |                 |      |                          |               |
|---------------------------------------------|----------------|---------------|-----------------|------|--------------------------|---------------|
| Items                                       | As on March 31 |               |                 |      |                          |               |
|                                             | Deutsche Bank  |               | Dresdner Bank # |      | Hongkong & Shanghai Bank |               |
|                                             | 2002           | 2003          | 2002            | 2003 | 2002                     | 2003          |
|                                             | (43)           | (44)          | (45)            | (46) | (47)                     | (48)          |
| <b>1. Cash in hand</b>                      | <b>263</b>     | <b>371</b>    | <b>0</b>        |      | <b>5562</b>              | <b>6550</b>   |
|                                             | (0.0)          | (0.1)         | (0.0)           |      | (0.3)                    | (0.3)         |
| <b>2. Balances with RBI</b>                 | <b>14082</b>   | <b>15599</b>  | <b>1860</b>     |      | <b>57228</b>             | <b>85155</b>  |
|                                             | (2.6)          | (2.7)         | (22.7)          |      | (3.0)                    | (4.1)         |
| <b>3. Balances with banks in India</b>      | <b>126</b>     | <b>92680</b>  | <b>8</b>        |      | <b>21225</b>             | <b>14725</b>  |
|                                             | (0.0)          | (15.9)        | (0.1)           |      | (1.1)                    | (0.7)         |
| <b>4. Money at call and short notice</b>    | <b>123884</b>  | <b>-</b>      | <b>-</b>        |      | <b>-</b>                 | <b>-</b>      |
|                                             | (22.6)         | -             | -               |      | -                        | -             |
| <b>5. Balances with banks outside India</b> | <b>4885</b>    | <b>10468</b>  | <b>221</b>      |      | <b>246549</b>            | <b>11772</b>  |
|                                             | (0.9)          | (1.8)         | (2.7)           |      | (12.9)                   | (0.6)         |
| <b>6. Investments</b>                       | <b>186132</b>  | <b>245874</b> | <b>158</b>      |      | <b>627441</b>            | <b>886955</b> |
|                                             | (33.9)         | (42.1)        | (1.9)           |      | (32.8)                   | (42.4)        |
| 6.1. Investments in India                   | 186132         | 245874        | 158             |      | 627441                   | 886955        |
| (i) Government securities                   | 119878         | 217333        | 158             |      | 445266                   | 714709        |
| (ii) Other approved securities              | 4              | 4             | -               |      | 7937                     | 7414          |
| (iii) Shares                                | 315            | 474           | -               |      | 371                      | 366           |
| (iv) Debentures and Bonds                   | 56281          | 25075         | -               |      | 173368                   | 160646        |
| (v) Subsidiaries and/or joint ventures      | -              | -             | -               |      | 5                        | 6             |
| (vi) Others                                 | 9654           | 2987          | -               |      | 494                      | 3814          |
| 6.2. Investments outside India              | -              | -             | -               |      | -                        | -             |
| (i) Government securities                   | -              | -             | -               |      | -                        | -             |

|                                              |               |               |             |               |               |
|----------------------------------------------|---------------|---------------|-------------|---------------|---------------|
| (ii) Subsidiaries and/or joint ventures      | -             | -             | -           | -             | -             |
| (iii) Others                                 | -             | -             | -           | -             | -             |
| <b>7. Advances</b>                           | <b>188803</b> | <b>160764</b> | <b>-</b>    | <b>783582</b> | <b>820214</b> |
|                                              | (34.4)        | (27.5)        | -           | (40.9)        | (39.2)        |
| <b>Type-wise</b>                             |               |               |             |               |               |
| 7A.1. Bills purchased and discounted         | 31004         | 24290         | -           | 117902        | 122985        |
| 7A.2. Cash credits, overdrafts & loans       | 139335        | 124291        | -           | 322269        | 395924        |
| 7A.3. Term loans                             | 18464         | 12183         | -           | 343411        | 301305        |
| <b>Security-wise</b>                         |               |               |             |               |               |
| 7B.1. Secured by tangible assets             | 85480         | 76930         | -           | 494524        | 524304        |
| 7B.2. Covered by Bank/ Government Guarantees | 25246         | 19951         | -           | 106379        | 85170         |
| 7B.3. Unsecured                              | 78077         | 63883         | -           | 182679        | 210741        |
| <b>Sector-wise</b>                           |               |               |             |               |               |
| 7C. I. Advances in India                     | 188803        | 160764        | -           | 783582        | 820214        |
| (i) Priority sectors                         | 53319         | 34462         | -           | 127620        | 130462        |
| (ii) Public sectors                          | 5277          | 447           | -           | 27400         | 3000          |
| (iii) Banks                                  | 10855         | -             | -           | 7320          | 585           |
| (iv) Others                                  | 119352        | 125855        | -           | 621242        | 686167        |
| 7C.II. Advances outside India                | -             | -             | -           | -             | -             |
| <b>8. Fixed Assets</b>                       | <b>11704</b>  | <b>9321</b>   | <b>-</b>    | <b>55436</b>  | <b>51249</b>  |
|                                              | (2.1)         | (1.6)         | -           | (2.9)         | (2.5)         |
| 8.1. Premises                                | 9471          | 7554          | -           | 41750         | 39296         |
| 8.2. Fixed assets under construction         | -             | -             | -           | -             | -             |
| 8.2. Other Fixed assets                      | 2233          | 1767          | -           | 13686         | 11953         |
| <b>9. Other Assets</b>                       | <b>19123</b>  | <b>49242</b>  | <b>5930</b> | <b>116893</b> | <b>214353</b> |
|                                              | (3.5)         | (8.4)         | (72.5)      | (6.1)         | (10.3)        |
| 9.1. Inter - office adjustments (net)        | -             | -             | -           | -             | -             |

|                            |               |               |             |                |                |
|----------------------------|---------------|---------------|-------------|----------------|----------------|
| 9.2. Interest accrued      | 5547          | 5049          | 1           | 25002          | 19429          |
| 9.3. Tax paid              | 7220          | 7123          | -           | 8341           | 17636          |
| 9.4. Stationery and Stamps | 11            | 7             | -           | 110            | 100            |
| 9.5. Others                | 6345          | 37063         | 5929        | 83440          | 177187         |
| <b>Total Assets</b>        | <b>549002</b> | <b>584320</b> | <b>8176</b> | <b>1913916</b> | <b>2090974</b> |
|                            | (100.0)       | (100.0)       | (100.0)     | (100.0)        | (100.0)        |

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**Note: Figures in brackets indicate percent share in total.**

# : See Explanatory Notes

Source: Annual accounts of banks of respective years.