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

(Amount in Rs. lakh)

Items	As on March 31					
	ING Bank		JP Morgan Chase Bank		KBC Bank	
	2002	2003	2002	2003	2002	2003
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	**6792**	**6792**	**16782**	**16782**	**5876**	
	(12.5)	(29.6)	(44.6)	(27.3)	(27.9)	
2. Reserves and Surplus	**518**	**518**	**1486**	**3533**	**-1068**	
	(1.0)	(2.3)	(3.9)	(5.7)	-(5.1)	
2.1. Statutory Reserves	505	505	1147	1623	70	
2.2. Capital Reserves	-	-	-	-	-	
2.3. Share Premium	-	-	-	-	-	
2.4. Investments Fluctuations Reserves	14	13	140	786	-	
2.5. Revenue and other Reserves	-1	0	0	-	-	
2.6. Balance of Profit	-	-	199	1124	-1138	
3. Deposits	**22607**	**1200**	**6616**	**18568**	**14890**	
	(41.7)	(5.2)	(17.6)	(30.2)	(70.7)	
Type-wise						
3A.1. Demand deposits	501	43	941	8825	-	
(i) From banks	28	16	-	-	-	
(ii) From others	473	28	941	8825	-	
3A.2. Savings bank deposits	1245	3	-	-	-	
3A.3. Term deposits	20861	1154	5675	9743	14890	
(i) From banks	3200	-	-	-	14890	
(ii) From others	17661	1154	5675	9743	-	

Location-wise					
3B.1. Deposits of branches in India	22607	1200	6616	18568	14890
3B.2. Deposits of branches outside India	-	-	-	-	-
4. Borrowings	**20644**	**11200**	**8502**	**21004**	**-**
	(38.1)	(48.9)	(22.6)	(34.1)	-
4.1. Borrowings in India	20644	11200	8502	19200	-
(i) From Reserve Bank of India	144	-	-	-	-
(ii) From other banks	18500	9200	7520	19200	-
(iii) From other institutions and agencies	2000	2000	982	-	-
4.2. Borrowings outside India	-	-	-	1804	-
Secured borrowing included in 4.	-	-	-	-	-
5. Other liabilities	**3596**	**3213**	**4260**	**1625**	**1366**
	(6.6)	(14.0)	(11.3)	(2.6)	(6.5)
5.1. Bills Payable	245	25	32	376	-
5.2. Inter-office adjustments	-	-	-	-	-
5.3. Interest accrued	481	61	203	158	385
5.4. Others (including provisions)	2870	3128	4025	1091	981
Total Liabilities	**54157**	**22924**	**37646**	**61513**	**21064**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	ING Bank		JP Morgan Chase Bank		KBC Bank #	
	2002	2003	2002	2003	2002	2003
	(49)	(50)	(51)	(52)	(53)	(54)
1. Cash in hand	**10**	**5**	**-**	**-**	**-**	
	(0.0)	(0.0)	-	-	-	
2. Balances with RBI	**1187**	**366**	**371**	**786**	**2040**	
	(2.2)	(1.6)	(1.0)	(1.3)	(9.7)	
3. Balances with banks in India	**2046**	**747**	**76**	**88**	**34**	
	(3.8)	(3.3)	(0.2)	(0.1)	(0.2)	
4. Money at call and short notice	**-**	**-**	**19503**	**2481**	**14800**	
	-	-	(51.8)	(4.0)	(70.3)	
5. Balances with banks outside India	**480**	**368**	**202**	**6**	**61**	
	(0.9)	(1.6)	(0.5)	(0.0)	(0.3)	
6. Investments	**33371**	**6691**	**14520**	**52939**	**2537**	
	(61.6)	(29.2)	(38.6)	(86.1)	(12.0)	
6.1. Investments in India	33371	6691	14520	52939	2537	
(i) Government securities	11837	6691	11743	50810	2537	
(ii)Other approved securities	-	-	79	79	-	
(iii) Shares	-	-	-	-	-	
(iv) Debentures and Bonds	-	-	869	2049	-	
(v) Subsidiaries and/or joint ventures	16500	-	-	-	-	
(vi) Others	5034	-	1829	-	-	
6.2. Investments outside India	-	-	-	-	-	

(i) Government securities	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-
(iii) Others	-	-	-	-	-
7. Advances	7307	3426	324	-	4
	(13.5)	(14.9)	(0.9)	-	(0.0)
Type-wise					
7A.1. Bills purchased and discounted	1333	-	-	-	-
7A.2. Cash credits, overdrafts & loans	716	776	-	-	-
7A.3. Term loans	5258	2650	324	-	4
Security-wise					
7B.1. Secured by tangible assets	5581	2426	324	-	3
7B.2. Covered by Bank/ Government Guarantees	-	-	-	-	-
7B.3. Unsecured	1726	1000	-	-	1
Sector-wise					
7C. I. Advances in India	7307	3426	324	-	-
(i) Priority sectors	1851	-	-	-	-
(ii) Public sectors	-	-	-	-	-
(iii) Banks	-	-	-	-	-
(iv) Others	5456	3426	324	-	-
7C.II. Advances outside India	-	-	-	-	4
8. Fixed Assets	**365**	**-**	**110**	**80**	**125**
	(0.7)	-	(0.3)	(0.1)	(0.6)
8.1. Premises	-	-	-	-	-
8.2. Fixed assets under construction	-	-	-	-	-
8.2. Other Fixed assets	365	-	110	80	125
9. Other Assets	9391	11322	2540	5133	1463
	(17.3)	(49.4)	(6.7)	(8.3)	(6.9)

9.1. Inter - office adjustments (net)	-	-	-	-	-
9.2. Interest accrued	521	460	359	1612	63
9.3. Tax paid	1922	2321	-	-	693
9.4. Stationery and Stamps	-	-	-	-	-
9.5. Others	6948	8540	2181	3522	707
Total Assets	**54157**	**22924**	**37646**	**61513**	**21064**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank	
	2002	2003	2002	2003	2002	2003
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	**3584**	**3584**	**4838**	**4838**	**7086**	**7086**
	(80.8)	(64.8)	(9.4)	(13.2)	(19.8)	(22.7)
2. Reserves and Surplus	**269**	**295**	**-1119**	**65**	**120**	**580**
	(6.1)	(5.3)	-(2.2)	(0.2)	(0.3)	(1.9)
2.1. Statutory Reserves	111	128	917	1213	120	144
2.2. Capital Reserves	-	-	208	208	-	-
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	6	6	42	91	-	71
2.5. Revenue and other Reserves	151	161	1676	1676	-	365
2.6. Balance of Profit	-	-	-3962	-3123	-	-
3. Deposits	**423**	**1602**	**39503**	**29697**	**15941**	**14286**
	(9.5)	(29.0)	(76.8)	(81.2)	(44.6)	(45.8)
Type-wise						
3A.1. Demand deposits	413	1163	3618	1857	223	563
(i) From banks	-	-	598	308	3	22
(ii) From others	413	1163	3020	1549	220	541
3A.2. Savings bank deposits	0	47	469	441	5	11
3A.3. Term deposits	10	392	35416	27399	15712	13712
(i) From banks	-	-	30072	23686	14000	12100
(ii) From others	10	392	5344	3713	1712	1612
Location-wise						
3B.1. Deposits of branches in India	423	1602	39503	29697	15941	14286
3B.2. Deposits of branches outside India	-	-	-	-	-	-

4. Borrowings	**-**	**-**	**6583**	**600**	**12123**	**8749**
	-	-	(12.8)	(1.6)	(33.9)	(28.0)
4.1. Borrowings in India	-	-	6583	600	8707	4000
(i) From Reserve Bank of India	-	-	83	-	107	-
(ii) From other banks	-	-	6500	-	8600	4000
(iii) From other institutions and agencies	-	-	-	600	-	-
4.2. Borrowings outside India	-	-	-	-	3416	4749
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	**158**	**53**	**1612**	**1374**	**477**	**522**
	(3.6)	(1.0)	(3.1)	(3.8)	(1.3)	(1.7)
5.1. Bills Payable	2	2	108	47	-	82
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	0	12	702	644	199	119
5.4. Others (including provisions)	156	39	802	683	278	321
Total Liabilities	**4434**	**5535**	**51417**	**36574**	**35747**	**31222**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank	
	2002	2003	2002	2003	2002	2003
	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	**0**	**1**	**30**	**29**	**1**	**3**
	(0.0)	(0.0)	(0.1)	(0.1)	(0.0)	(0.0)
2. Balances with RBI	**28**	**63**	**1351**	**989**	**300**	**257**
	(0.6)	(1.1)	(2.6)	(2.7)	(0.8)	(0.8)
3. Balances with banks in India	**2325**	**2633**	**1700**	**3500**	**976**	**2668**
	(52.4)	(47.6)	(3.3)	(9.6)	(2.7)	(8.5)
4. Money at call and short notice	**435**	**355**	**-**	**1767**	**-**	**-**
	(9.8)	(6.4)	-	(4.8)	-	-
5. Balances with banks outside India	**2**	**143**	**1842**	**142**	**105**	**139**
	(0.0)	(2.6)	(3.6)	(0.4)	(0.3)	(0.4)
6. Investments	**427**	**767**	**34539**	**23394**	**6030**	**6498**
	(9.6)	(13.9)	(67.2)	(64.0)	(16.9)	(20.8)
6.1. Investments in India	427	767	34539	23394	6030	6498
(i) Government securities	287	627	13127	8113	-	6198
(ii)Other approved securities	-	-	112	103	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	140	140	21300	15179	567	300
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	-	-	5463	-
6.2. Investments outside India	-	-	-	-	-	-

(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	971	1167	8997	4132	23165	18763
	(21.9)	(21.1)	(17.5)	(11.3)	(64.8)	(60.1)
Type-wise						
7A.1. Bills purchased and discounted	622	672	6465	2578	1136	917
7A.2. Cash credits, overdrafts & loans	258	495	2341	1144	19920	15997
7A.3. Term loans	91	-	191	411	2109	1849
Security-wise						
7B.1. Secured by tangible assets	627	1028	2961	1129	8901	16242
7B.2. Covered by Bank/ Government Guarantees	-	-	5262	2239	-	-
7B.3. Unsecured	344	139	774	764	14264	2521
Sector-wise						
7C. I. Advances in India	971	1167	8997	4132	23165	18763
(i) Priority sectors	-	139	1886	2351	2814	1296
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	4698	227	-	-
(iv) Others	971	1028	2413	1555	20351	17467
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	**48**	**29**	**98**	**65**	**196**	**190**
	(1.1)	(0.5)	(0.2)	(0.2)	(0.5)	(0.6)
8.1. Premises	-	-	-	-	112	109
8.2. Fixed assets under construction	-	-	-	-	-	-
8.2. Other Fixed assets	48	29	98	65	84	81
9. Other Assets	197	377	2860	2555	4972	2702
	(4.4)	(6.8)	(5.6)	(7.0)	(13.9)	(8.7)

9.1. Inter - office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	43	70	1370	800	363	433
9.3. Tax paid	16	130	761	1030	164	93
9.4. Stationery and Stamps	-	-	-	0	-	-
9.5. Others	138	176	729	724	4445	2176
Total Assets	**4434**	**5535**	**51417**	**36574**	**35747**	**31222**
	(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		Siam Commercial Bank	
	2002	2003	2002	2003	2002	2003
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	**14694**	**14694**	**3776**	**3776**	**3359**	
	(22.3)	(25.7)	(92.0)	(99.0)	(21.7)	
2. Reserves and Surplus	**621**	**621**	**-73**	**-82**	**-4870**	
	(0.9)	(1.1)	-(1.8)	-(2.2)	-(31.4)	
2.1. Statutory Reserves	569	569	65	65	352	
2.2. Capital Reserves	-	-	-	-	-	
2.3. Share Premium	-	-	-	-	-	
2.4. Investments Fluctuations Reserves	52	52	-	-	20	
2.5. Revenue and other Reserves	0	0	-	-	-	
2.6. Balance of Profit	-	-	-138	-147	-5242	
3. Deposits	**43348**	**35666**	**48**	**0**	**2388**	
	(65.7)	(62.3)	(1.2)	(0.0)	(15.4)	
Type-wise						
3A.1. Demand deposits	2092	1373	20	0	132	
(i) From banks	420	67	-	-	1	
(ii) From others	1672	1305	20	0	131	
3A.2. Savings bank deposits	2607	3005	14	-	-	
3A.3. Term deposits	38648	31289	14	-	2256	
(i) From banks	199	130	-	-	2050	
(ii) From others	38450	31159	14	-	206	
Location-wise						
3B.1. Deposits of branches in India	43348	35666	48	0	2388	
3B.2. Deposits of branches outside India	-	-	-	-	-	

4. Borrowings	**2129**	**2129**	**-**	**-**	**7926**
	(3.2)	(3.7)	-	-	(51.1)
4.1. Borrowings in India	2129	2129	-	-	7926
(i) From Reserve Bank of India	-	-	-	-	156
(ii) From other banks	2129	2129	-	-	7770
(iii) From other institutions and agencies	-	-	-	-	-
4.2. Borrowings outside India	-	-	-	-	-
Secured borrowing included in 4.	-	-	-	-	-
5. Other liabilities	**5225**	**4168**	**352**	**120**	**6708**
	(7.9)	(7.3)	(8.6)	(3.1)	(43.2)
5.1. Bills Payable	103	120	9	1	-
5.2. Inter-office adjustments	4	1	37	-	5
5.3. Interest accrued	4398	3814	0	-	58
5.4. Others (including provisions)	720	233	306	118	6645
Total Liabilities	**66017**	**57278**	**4103**	**3814**	**15510**
	(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		Siam Commercial Bank #	
	2002	2003	2002	2003	2002	2003
	(61)	(62)	(63)	(64)	(65)	(66)
1. Cash in hand	**37**	**45**	**3**	**1**	**0**	
	(0.1)	(0.1)	(0.1)	(0.0)	(0.0)	
2. Balances with RBI	**2295**	**2642**	**33**	**14**	**53**	
	(3.5)	(4.6)	(0.8)	(0.4)	(0.3)	
3. Balances with banks in India	**65**	**43**	**1788**	**3108**	**257**	
	(0.1)	(0.1)	(43.6)	(81.5)	(1.7)	
4. Money at call and short notic e	**27215**	**22497**	**140**	**-**	**-**	
	(41.2)	(39.3)	(3.4)	-	-	
5. Balances with banks outside India	**2144**	**912**	**595**	**101**	**144**	
	(3.2)	(1.6)	(14.5)	(2.7)	(0.9)	
6. Investments	**13398**	**11049**	**860**	**100**	**3373**	
	(20.3)	(19.3)	(21.0)	(2.6)	(21.7)	
6.1. Investments in India	13198	11049	860	100	3373	
(i) Government securities	200	10849	530	100	2785	
(ii)Other approved securities	-	200	-	-	-	
(iii) Shares	-	-	-	-	-	
(iv) Debentures and Bonds	-	-	330	-	588	
(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	4828	2789	299	299	9731
	(7.3)	(4.9)	(7.3)	(7.8)	(62.7)
Type-wise					
7A.1. Bills purchased and discounted	1250	509	-	-	503
7A.2. Cash credits, overdrafts & loans	1433	939	299	299	5806
7A.3. Term loans	2145	1341	-	-	3421
Security-wise					
7B.1. Secured by tangible assets	4470	2596	220	114	5681
7B.2. Covered by Bank/ Government Guarantees	-	-	-	-	-
7B.3. Unsecured	357	193	79	185	4050
Sector-wise					
7C. I. Advances in India	4828	2789	299	299	9731
(i) Priority sectors	1241	1064	-	-	977
(ii) Public sectors	-	-	-	-	-
(iii) Banks	-	-	-	-	-
(iv) Others	3587	1725	299	299	8753
7C.II. Advances outside India	-	-	-	-	-
8. Fixed Assets	**2235**	**2102**	**27**	**-**	**24**
	(3.4)	(3.7)	(0.7)	-	(0.2)
8.1. Premises	2170	2061	-	-	-
8.2. Fixed assets under construction	-	-	-	-	-
8.2. Other Fixed assets	66	41	27	-	24
9. Other Assets	13800	15200	359	191	1928
	(20.9)	(26.5)	(8.7)	(5.0)	(12.4)

9.1. Inter - office adjustments (net)	-	-	-	-	-
9.2. Interest accrued	297	518	32	12	134
9.3. Tax paid	557	554	278	134	1648
9.4. Stationery and Stamps	0	0	-	-	-
9.5. Others	12946	14128	49	45	146
Total Assets	**66017**	**57278**	**4103**	**3814**	**15510**
	(100.0)	(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.