

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

Items	(Amount in Rs. lakh)					
	As on March 31					
	Societe Generale		Sonali Bank		Standard Chartered Bank	
	2002	2003	2002	2003	2002	2003
	(67)	(68)	(69)	(70)	(71)	(72)
1. Capital	6093	13599	20	20	37380	51542
	(10.9)	(24.3)	(0.6)	(0.5)	(2.0)	(1.8)
2. Reserves and Surplus	919	160	384	402	114689	228490
	(1.7)	(0.3)	(10.8)	(10.8)	(6.1)	(7.8)
2.1. Statutory Reserves	1275	1275	265	275	25258	71882
2.2. Capital Reserves	-	-	28	28	1849	9017
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	80	80	-	-	10690	16004
2.5. Revenue and other Reserves	1	1	-	-	76892	69690
2.6. Balance of Profit	-437	-1196	91	98	-	61898
3. Deposits	13387	12792	1715	2897	724381	1800251
	(24.1)	(22.9)	(48.2)	(77.7)	(38.3)	(61.4)
Type-wise						
3A.1. Demand deposits	3080	1925	1220	2192	202382	369180
(i) From banks	57	24	745	1537	16310	16306
(ii) From others	3023	1901	475	655	186072	352874
3A.2. Savings bank deposits	73	64	105	112	70871	293496
3A.3. Term deposits	10234	10802	390	593	451128	1137576
(i) From banks	-	-	-	-	-	231141
(ii) From others	10234	10802	390	593	451128	906435

Location-wise

3B.1. Deposits of branches in India	13387	12792	1715	1360	724381	1800251
3B.2. Deposits of branches outside India	-	-	-	1537	-	-
4. Borrowings	32805	27007	9	-	931163	483372
	(59.0)	(48.3)	(0.3)	-	(49.2)	(16.5)
4.1. Borrowings in India	32805	22733	9	-	928903	283719
(i) From Reserve Bank of India	269	-	-	-	27065	30000
(ii) From other banks	28536	22733	9	-	882057	239843
(iii) From other institutions and agencies	4000	-	-	-	19781	13876
4.2. Borrowings outside India	-	4274	-	-	2260	199654
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	2445	2335	1426	408	83484	367545
	(4.4)	(4.2)	(40.1)	(11.0)	(4.4)	(12.5)
5.1. Bills Payable	333	246	3	-	120	26810
5.2. Inter-office adjustments	5	22	3	1	-	-
5.3. Interest accrued	330	561	-	8	25850	28376
5.4. Others (including provisions)	1777	1507	1421	399	57514	312359
Total Liabilities	55648	55892	3556	3727	1891097	2931201
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Societe Generale		Sonali Bank		Standard Chartered Bank	
	2002	2003	2002	2003	2002	2003
	(67)	(68)	(69)	(70)	(71)	(72)
1. Cash in hand	7	24	56	64	2622	23236
	(0.0)	(0.0)	(1.6)	(1.7)	(0.1)	(0.8)
2. Balances with RBI	1043	1127	56	252	56926	92562
	(1.9)	(2.0)	(1.6)	(6.8)	(3.0)	(3.2)
3. Balances with banks in India	10123	8036	105	54	11813	19326
	(18.2)	(14.4)	(3.0)	(1.4)	(0.6)	(0.7)
4. Money at call and short notice	6832	2374	-	-	-	-
	(12.3)	(4.2)	-	-	-	-
5. Balances with banks outside India	472	626	484	1694	49809	1918
	(0.8)	(1.1)	(13.6)	(45.4)	(2.6)	(0.1)
6. Investments	14620	27616	523	541	701715	1022296
	(26.3)	(49.4)	(14.7)	(14.5)	(37.1)	(34.9)
6.1. Investments in India	14620	27616	523	541	701715	1022296
(i) Government securities	8038	21496	483	448	404548	654832
(ii) Other approved securities	-	-	-	-	565	2594
(iii) Shares	182	182	-	-	21414	32367
(iv) Debentures and Bonds	6400	5938	-	-	273704	332496
(v) Subsidiaries and/or joint ventures	-	-	-	93	5	7
(vi) Others	-	-	40	-	1480	-
6.2. Investments outside India	-	-	-	-	-	-

(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	14944	8681	922	619	903290	1304179
	(26.9)	(15.5)	(25.9)	(16.6)	(47.8)	(44.5)
Type-wise						
7A.1. Bills purchased and discounted	1645	390	735	389	129020	72515
7A.2. Cash credits, overdrafts & loans	11185	7223	187	230	244797	431456
7A.3. Term loans	2113	1068	-	-	529473	800209
Security-wise						
7B.1. Secured by tangible assets	10582	6052	922	230	457337	777267
7B.2. Covered by Bank/ Government Guarantees	544	911	-	-	42635	41367
7B.3. Unsecured	3818	1718	-	389	403318	485544
Sector-wise						
7C. I. Advances in India	14944	8681	922	619	903290	1304179
(i) Priority sectors	3170	1490	736	49	183931	276680
(ii) Public sectors	-	-	-	1	13494	21610
(iii) Banks	388	169	54	33	-	11
(iv) Others	11385	7022	131	536	705865	1005878
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	4098	3823	29	19	16584	57391
	(7.4)	(6.8)	(0.8)	(0.5)	(0.9)	(2.0)
8.1. Premises	3938	3663	-	-	14249	48352
8.2. Fixed assets under construction	-	-	-	-	-	-
8.2. Other Fixed assets	160	159	29	19	2336	9038
9. Other Assets	3510	3585	1381	486	148338	410294
	(6.3)	(6.4)	(38.8)	(13.0)	(7.8)	(14.0)

9.1. Inter - office adjustments (net)	-	-	26	25	-23	25902
9.2. Interest accrued	515	914	3	6	23365	-
9.3. Tax paid	2331	1742	1254	389	23542	61013
9.4. Stationery and Stamps	1	0	1	1	-	-
9.5. Others	663	929	97	65	101455	323379
Total Assets	55648	55892	3556	3727	1891097	2931201
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Standard Chartered Grindlays Bank #		State Bank of Mauritius		Sumitomo Mitsui Bank	
	2002	2003	2002	2003	2002	2003
	(73)	(74)	(75)	(76)	(77)	(78)
1. Capital	14162		8339	8339	14037	14037
	(1.4)		(21.6)	(20.8)	(18.5)	(21.7)
2. Reserves and Surplus	59314		2835	3173	2908	3152
	(5.7)		(7.4)	(7.9)	(3.8)	(4.9)
2.1. Statutory Reserves	23040		762	867	1666	1670
2.2. Capital Reserves	4065		208	477	-	-
2.3. Share Premium	-		-	-	-	-
2.4. Investments Fluctuations Reserves	3814		90	-	-	-
2.5. Revenue and other Reserves	67719		0	135	21	21
2.6. Balance of Profit	-39324		1775	1694	1221	1461
3. Deposits	819507		18024	15640	24179	16683
	(78.9)		(46.7)	(39.0)	(31.9)	(25.8)
Type-wise						
3A.1. Demand deposits	181706		2424	1859	7109	8459
(i) From banks	460		9	56	250	1
(ii) From others	181246		2415	1803	6859	8458
3A.2. Savings bank deposits	196462		115	133	934	941
3A.3. Term deposits	441339		15484	13648	16136	7284
(i) From banks	-		-	-	500	-
(ii) From others	441339		15484	13648	15636	7284
Location-wise						
3B.1. Deposits of branches in India	819507		18024	15640	24179	16683
3B.2. Deposits of branches outside India	-		-	-	-	-

4. Borrowings	73081	7757	12199	33278	23810
	(7.0)	(20.1)	(30.4)	(44.0)	(36.8)
4.1. Borrowings in India	68747	7757	7450	3997	-
(i) From Reserve Bank of India	1300	193	-	-	-
(ii) From other banks	48635	3100	7450	3997	-
(iii) From other i nstitutions and agencies	18812	4464	-	-	-
4.2. Borrowings outside India	4334	-	4749	29281	23810
Secured borrowing included in 4.	-	-	-	-	-
5. Other liabilities	71989	1600	790	1292	6975
	(6.9)	(4.2)	(2.0)	(1.7)	(10.8)
5.1. Bills Payable	31776	234	46	198	276
5.2. Inter-office adjustments	-	-	9	-	-
5.3. Interest accrued	4860	981	312	687	417
5.4. Others (including provisions)	35353	385	424	407	6282
Total Liabilities	1038053	38555	40141	75694	64657
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Standard Chartered Grindlays Bank #		State Bank of Mauritius		Sumitomo Mitsui Bank	
	2002	2003	2002	2003	2002	2003
	(73)	(74)	(75)	(76)	(77)	(78)
1. Cash in hand	3912		29	27	29	14
	(0.4)		(0.1)	(0.1)	(0.0)	(0.0)
2. Balances with RBI	39802		997	931	5134	5984
	(3.8)		(2.6)	(2.3)	(6.8)	(9.3)
3. Balances with banks in India	339086		89	47	2123	233
	(32.7)		(0.2)	(0.1)	(2.8)	(0.4)
4. Money at call and short notice	114594		-	-	-	3511
	(11.0)		-	-	-	(5.4)
5. Balances with banks outside India	75070		1745	106	1112	-
	(7.2)		(4.5)	(0.3)	(1.5)	-
6. Investments	218677		12896	10614	25833	20383
	(21.1)		(33.4)	(26.4)	(34.1)	(31.5)
6.1. Investments in India	218677		12896	10614	25833	20383
(i) Government securities	184045		10343	8070	16463	12173
(ii) Other approved securities	2059		79	79	460	415
(iii) Shares	-		-	-	231	298
(iv) Debentures and Bonds	32427		2474	2464	8679	7497
(v) Subsidiaries and/or joint ventures	-		-	-	-	-
(vi) Others	146		-	-	-	-
6.2. Investments outside India	-		-	-	-	-

(i) Government securities	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-
(iii) Others	-	-	-	-	-
7. Advances	147484	19429	24879	38331	31164
	(14.2)	(50.4)	(62.0)	(50.6)	(48.2)
Type-wise					
7A.1. Bills purchased and discounted	15704	4830	3712	9218	17137
7A.2. Cash credits, overdrafts & loans	25547	6654	7193	16100	13564
7A.3. Term loans	106233	7945	13974	13013	463
Security-wise					
7B.1. Secured by tangible assets	78689	14881	17250	33394	26079
7B.2. Covered by Bank/ Government Guarantees	2514	3980	2433	-	-
7B.3. Unsecured	66281	568	5196	4937	5085
Sector-wise					
7C. I. Advances in India	147484	19429	24879	38331	31164
(i) Priority sectors	2744	5366	3852	9266	8985
(ii) Public sectors	7935	-	6000	-	-
(iii) Banks	-	-	-	-	-
(iv) Others	136805	14063	15027	29065	22179
7C.II. Advances outside India	-	-	-	-	-
8. Fixed Assets	39048	1793	1718	626	468
	(3.8)	(4.6)	(4.3)	(0.8)	(0.7)
8.1. Premises	34803	1667	1629	355	302
8.2. Fixed assets under construction	-	12	-	-	-
8.2. Other Fixed assets	4245	113	90	271	166
9. Other Assets	60381	1577	1820	2506	2900
	(5.8)	(4.1)	(4.5)	(3.3)	(4.5)

9.1. Inter - office adjustments (net)	3261	8	-	-	-
9.2. Interest accrued	10004	131	120	1056	686
9.3. Tax paid	23479	1353	1410	-	1062
9.4. Stationery and Stamps	-	0	0	-	-
9.5. Others	23637	83	291	1450	1152
Total Assets	1038054	38555	40141	75694	64657
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31			
	Toronto Dominion Bank		UFJ Bank	
	2002	2003	2002	2003
	(79)	(80)	(81)	(82)
1. Capital	4104	4104	5680	18680
	(77.8)	(76.4)	(16.9)	(52.0)
2. Reserves and Surplus	1028	1106	1733	2832
	(19.5)	(20.6)	(5.2)	(7.9)
2.1. Statutory Reserves	246	265	550	578
2.2. Capital Reserves	-	-	75	75
2.3. Share Premium	-	-	-	-
2.4. Investments Fluctuations Reserves	-	-	103	151
2.5. Revenue and other Reserves	-	-	1004	2028
2.6. Balance of Profit	782	840	-	-
3. Deposits	-	-	16810	11527
	-	-	(50.0)	(32.1)
Type-wise				
3A.1. Demand deposits	-	-	2195	2653
(i) From banks	-	-	156	94
(ii) From others	-	-	2039	2559
3A.2. Savings bank deposits	-	-	524	745
3A.3. Term deposits	-	-	14090	8129
(i) From banks	-	-	4880	-
(ii) From others	-	-	9210	8129
Location-wise				
3B.1. Deposits of branches in India	-	-	16810	11527
3B.2. Deposits of branches outside India	-	-	-	-

4. Borrowings	-	-	8000	2600
	-	-	(23.8)	(7.2)
4.1. Borrowings in India	-	-	8000	2600
(i) From Reserve Bank of India	-	-	-	-
(ii) From other banks	-	-	7800	2600
(iii) From other institutions and agencies	-	-	200	-
4.2. Borrowings outside India	-	-	-	-
Secured borrowing included in 4.	-	-	-	-
5. Other liabilities	146	164	1373	310
	(2.8)	(3.1)	(4.1)	(0.9)
5.1. Bills Payable	-	-	121	186
5.2. Inter-office adjustments	-	-	976	-
5.3. Interest accrued	-	-	127	45
5.4. Others (including provisions)	146	164	149	80
Total Liabilities	5278	5373	33595	35949
	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)				
Items	As on March 31			
	Toronto Dominion Bank		UFJ Bank	
	2002	2003	2002	2003
	(79)	(80)	(81)	(82)
1. Cash in hand	0	0	12	15
	(0.0)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	16	5	1225	1231
	(0.3)	(0.1)	(3.6)	(3.4)
3. Balances with banks in India	2098	4446	1539	7226
	(39.7)	(82.8)	(4.6)	(20.1)
4. Money at call and short notice	350	0	0	0
	(6.6)	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	0	0	927	441
	(0.0)	(0.0)	(2.8)	(1.2)
6. Investments	620	300	10308	7507
	(11.7)	(5.6)	(30.7)	(20.9)
6.1. Investments in India	620	300	10308	7507
(i) Government securities	610	300	7308	5507
(ii) Other approved securities	0	0	0	0
(iii) Shares	0	0	0	0
(iv) Debentures and Bonds	10	0	0	2000
(v) Subsidiaries and/or joint ventures	0	0	0	0
(vi) Others	0	0	3000	0
6.2. Investments outside India	0	0	0	0

(i) Government securities	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0
(iii) Others	0	0	0	0
7. Advances	1715	0	18223	17347
	(32.5)	(0.0)	(54.2)	(48.3)
Type-wise				
7A.1. Bills purchased and discounted	0	0	0	19
7A.2. Cash credits, overdrafts & loans	400	0	12305	14124
7A.3. Term loans	1315	0	5918	3203
Security-wise				
7B.1. Secured by tangible assets	1715	0	14621	15589
7B.2. Covered by Bank/ Government Guarantees	0	0	0	0
7B.3. Unsecured	0	0	3603	1758
Sector-wise				
7C. I. Advances in India	1715	0	18223	17347
(i) Priority sectors	400	0	5063	2529
(ii) Public sectors	0	0	13160	0
(iii) Banks	0	0	0	0
(iv) Others	1315	0	0	14818
7C.II. Advances outside India	0	0	0	0
8. Fixed Assets	32	36	242	188
	(0.6)	(0.7)	(0.7)	(0.5)
8.1. Premises	0	0	19	13
8.2. Fixed assets under construction	0	0	0	0
8.2. Other Fixed assets	32	36	223	175
9. Other Assets	447	586	1119	1994
	(8.5)	(10.9)	(3.3)	(5.5)

9.1. Inter - office adjustments (net)	0	0	0	0
9.2. Interest accrued	24	39	348	175
9.3. Tax paid	160	156	646	804
9.4. Stationery and Stamps	0	0	0	0
9.5. Others	263	391	125	1014
Total Assets	5278	5373	33595	35949
	(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.