

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31		Abu-dhabi Commercial Bank		American Express Bank	
	2003 (1)	2004 (2)	2003 (3)	2004 (4)	2003 (5)	2004 (6)
1. Cash in hand	3077 (0.3)	4513 (0.4)	88 (0.0)	76 (0.0)	1083 (0.3)	838 (0.2)
2. Balances with RBI	33446 (3.6)	46360 (4.4)	4334 (2.3)	8152 (4.2)	8758 (2.8)	12826 (3.8)
3. Balances with banks in india	2099 (0.2)	1273 (0.1)	4803 (2.5)	16861 (8.6)	18876 (6.0)	15401 (4.5)
4. Money at call and short notice	0 0	1361 (0.1)	0 0	0 0	18250 (5.8)	62186 (18.3)
5. Balances with banks outside India	5118 (0.5)	2029 (0.2)	6257 (3.3)	4811 (2.5)	11237 (3.5)	12295 (3.6)
6. Investments	298498 (31.8)	291747 (27.5)	132734 (69.5)	135385 (69.2)	108739 (34.3)	81217 (23.9)
6.1. Investments in India	298498	291747	132734	135385	108739	81217
(i) Government securities	259349	222646	48343	61476	71347	57615
(ii) Other approved securities	987	592	510	345	0	0
(iii) Shares	11	30	0	0	102	42
(iv) Debentures and Bonds	38151	68279	83723	73564	36302	19224
(v) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(vi) Others	0	200	158	0	988	4336
6.2. Investments outside India	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0
7. Advances	544709 (58)	669658 (63.1)	27370 (14.3)	16758 (8.6)	119009 (37.5)	126260 (37.1)
Type-wise						
7A.1. Bills purchased and discounted	97957	121073	8112	5537	5847	4714
7A.2. Cash credits, overdrafts & loans	296331	339925	15107	8265	65594	78091
7A.3. Term loans	150421	208660	4151	2956	47568	43455
Security-wise						
7B.1. Secured by tangible assets	334223	417962	19526	12449	30551	26937
7B.2. Covered by Bank/Govt. Guarantees	97233	140819	4830	1911	10339	24139
7B.3. Unsecured	113253	110878	3015	2398	78119	75184
Sector-wise						
7C.I. Advances in India	544709	669659	27371	16756	119009	126260
(i) Priority sectors	147986	189158	7913	2556	17213	15110
(ii) Public sectors	1036	0	1161	57	0	0
(iii) Banks	0	60	4830	1911	0	0
(iv) others	395687	480441	13467	12232	101796	111150
7C.II. Advances outside India	0	0	0	0	0	0
8. Fixed Assets	8932 (1.0)	8660 (0.8)	812 (0.4)	787 (0.4)	8265 (2.6)	7889 (2.3)

8.1. Premises	2873	2761	613	619	2370	2176
8.2. Fixed assets under construction	0	0	0	0	0	0
8.3. Other Fixed assets	6059	5899	199	168	5895	5713
9. Other Assets	42557	35373	14510	12809	22870	21430
	(4.5)	(3.3)	(7.6)	(6.5)	(7.2)	(6.3)
9.1 Inter - office adjustments (net)	0	0	0	0	0	0
9.2 Interest accrued	10417	8765	5221	4659	4303	4400
9.3 Tax paid	3157	1237	8934	7559	5324	8347
9.4 Stationery and Stamps	0	0	0	0	0	0
9.5 Others	28983	25371	355	591	13243	8683
Total Assets	938436	1060974	190908	195639	317087	340342
	(100)	(100)	(100)	(100)	(100)	(100)

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
FOREIGN BANKS**

	(Amount in Rs. lakh)					
	As on March 31					
	Antwerp Diamond Bank		Arab Bangladesh Bank		Bank International Indonesia	
	2003	2004	2003	2004	2003	2004
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	11471	11471	3698	3698	7338	7338
	(46.3)	(22.8)	(40)	(48.8)	(85.9)	(70.8)
2. Reserves and Surplus	89	680	597	725	129	130
	(0.4)	(1.4)	(6.5)	(9.6)	(1.5)	(1.3)
2.1. Statutory Reserves	22	170	316	403	126	126
2.2. Capital Reserves	0	335	0	0	0	0
2.3. Share Premium	0	0	0	0	0	0
2.4. Investments Fluctuations Reserves	0	0	35	51	3	0
2.5. Revenue and other Reserves	0	0	0	0	0	4
2.6. Balance of Profit	67	175	246	271	0	0
3. Deposits	3698	4444	4618	3092	894	1291
	(14.9)	(8.8)	(50)	(40.8)	(10.5)	(12.5)
Type-wise						
3A.1. Demand deposits	3299	3744	2996	1732	189	440
(i) From banks	0	3194	1960	1097	0	0
(ii) From others	3299	550	1036	635	189	440
3A.2. Savings bank deposits	2	9	76	55	29	41
3A.3. Term deposits	397	691	1546	1305	676	810
(i) From banks	0	0	1428	1025	0	0
(ii) From others	397	691	118	280	676	810
Location-Wise						
3B.1. Deposits of branches in India	3697	4444	4619	3093	894	1292
3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	3618	27436	200	0	0	1312
	(14.6)	(54.6)	(2.2)	0	0	(12.7)
4.1. Borrowings in India	0	500	200	0	0	0
(i) From Reserve Bank of India	0	0	0	0	0	0
(ii) From other banks	0	500	200	0	0	0
(iii) From other institutions and agencies	0	0	0	0	0	0

4.2. Borrowings outside India	3618	26936	0	0	0	1312
Secured borrowings included in 4.	0	0	0	0	0	0
5. Other liabilities	5897	6209	124	58	183	293
	(23.8)	(12.4)	(1.3)	(0.8)	(2.1)	(2.8)
5.1. Bills Payable	17	166	0	0	53	70
5.2. Inter-office adjustments	0	0	0	0	0	0
5.3. Interest accrued	39	69	10	7	4	5
5.4. Others (including provisions)	5841	5974	114	51	126	218
Total Liabilities	24773	50240	9237	7573	8544	10364
	(100)	(100)	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate per cent share in total .

Source : Annual accounts of banks of respective years .

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31		Arab		Bank International	
	Antwerp Diamond Bank		Bangladesh Bank		Indonesia	
	2003	2004	2003	2004	2003	2004
	(7)	(8)	(9)	(10)	(11)	(12)
1 Cash in hand	0	0	22	19	15	26
	0	0	(0.2)	(0.3)	(0.2)	(0.3)
2. Balances with RBI	400	1316	58	64	36	169
	(1.6)	(2.6)	(0.6)	(0.8)	(0.4)	(1.6)
3. Balances with banks in india	11	811	3651	3187	72	3170
	(0.0)	(1.6)	(39.5)	(42.1)	(0.8)	(30.6)
4. Money at call and short notice	1399	8022	0	50	0	350
	(5.6)	(16)	0	(0.7)	0	(3.4)
5. Balances with banks outside India	21	5	2062	1279	110	157
	(0.1)	(0.0)	(22.3)	(16.9)	(1.3)	(1.5)
6. Investments	4739	9583	912	1013	1665	1247
	(19.1)	(19.1)	(9.9)	(13.4)	(19.5)	(12)
6.1. Investments in India	4739	9583	912	1013	1665	1247
(i) Government securities	4739	9583	912	813	1415	816
(ii) Other approved securities	0	0	0	0	0	431
(iii) Shares	0	0	0	0	0	0
(iv) Debentures and Bonds	0	0	0	0	250	0
(v) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(vi) Others	0	0	0	200	0	0
6.2. Investments outside India	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0
7. Advances	17596	29775	1737	1182	1831	345
	(71)	(59.3)	(18.8)	(15.6)	(21.4)	(3.3)
Type-wise						
7A.1. Bills purchased and discounted	0	0	436	460	1213	25
7A.2. Cash credits, overdrafts & loans	17534	29667	1158	579	618	320
7A.3. Term loans	62	108	143	143	0	0

Security-wise						
7B.1. Secured by tangible assets	17582	29757	376	450	618	30
7B.2. Covered by Bank/Govt. Guarantees	0	0	1360	732	1213	0
7B.3. Unsecured	14	18	0	0	0	315
Sector-wise						
7C.I. Advances in India	17596	29775	1737	1182	1830	345
(i) Priority sectors	17528	29667	849	368	313	67
(ii) Public sectors	0	0	0	0	0	0
(iii) Banks	0	0	0	0	0	0
(iv) others	68	108	888	814	1517	278
7C.II. Advances outside India	0	0	0	0	0	0
8. Fixed Assets	361	293	56	42	804	757
	(1.5)	(0.6)	(0.6)	(0.6)	(9.4)	(7.3)
8.1. Premises	0	0	0	0	792	735
8.2. Fixed assets under construction	0	0	0	0	0	0
8.3. Other Fixed assets	361	293	56	42	12	22
9. Other Assets	247	436	742	740	4010	4141
	(1.0)	(0.9)	(8.0)	(9.8)	(46.9)	(40)
9.1 Inter - office adjustments (net)	0	0	0	0	0	0
9.2 Interest accrued	142	339	81	86	26	67
9.3 Tax paid	12	33	36	29	122	78
9.4 Stationery and Stamps	0	0	1	1	0	0
9.5 Others	93	64	624	624	3862	3996
Total Assets	24774	50241	9240	7576	8543	10362
	(100)	(100)	(100)	(100)	(100)	(100)

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31		Bank of America		Bank of Bahrain & Kuwait	
	Bank Muscat	International#	2003	2004	2003	2004
	2003	2004	2003	2004	2003	2004
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	4400		20	20	5840	5840
	(17.3)		(0.0)	(0.0)	(8.5)	(8.5)
2. Reserves and Surplus	238		63579	69995	3291	3374
	(0.9)		(12.9)	(13.7)	(4.8)	(4.9)
2.1. Statutory Reserves	80		24544	26148	1170	1190
2.2. Capital Reserves	0		31107	41060	37	37
2.3. Share Premium	0		0	0	0	0
2.4. Investments Fluctuations Reserves	22		1003	2003	379	441
2.5. Revenue and other Reserves	136		6925	784	1269	1270
2.6. Balance of Profit	0		0	0	436	436
3. Deposits	20275		154499	158921	47620	43325
	(79.6)		(31.4)	(31.1)	(68.9)	(63.1)
Type-wise						
3A.1. Demand deposits	360		62994	89131	2209	3158
(i) From banks	2		1786	12898	35	157
(ii) From others	358		61208	76233	2174	3001
3A.2. Savings bank deposits	681		11021	10081	1764	4339

3A.3. Term deposits	19234	80484	59709	43647	35828
(i) From banks	8398	0	24	9706	7577
(ii) From others	10836	80484	59685	33941	28251
Location-Wise					
3B.1. Deposits of branches in India	20274	154498	158921	47620	43325
3B.2. Deposits of branches outside India	0	0	0	0	0
4. Borrowings	0	253104	252584	10287	14072
	0	(51.5)	(49.4)	(14.9)	(20.5)
4.1. Borrowings in India	0	186183	46541	7200	9700
(i) From Reserve Bank of India	0	1000	0	0	0
(ii) From other banks	0	136186	39871	7200	8600
(iii) From other institutions and agencies	0	48997	6670	0	1100
4.2. Borrowings outside India	0	66921	206043	3087	4372
Secured borrowings included in 4.	0	0	0	0	0
5. Other liabilities	565	20096	29562	2067	2080
	(2.2)	(4.1)	(5.8)	(3.0)	(3.0)
5.1. Bills Payable	119	4833	8076	224	563
5.2. Inter-office adjustments	0	0	0	0	0
5.3. Interest accrued	124	2293	1838	638	442
5.4. Others (including provisions)	322	12970	19648	1205	1075
Total Liabilities	25478	491298	511082	69105	68691
	(100)	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate per cent share in total .

: See 'Explanatory Notes'

Source : Annual accounts of banks of respective years .

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31					
	Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait	
	2003	2004	2003	2004	2003	2004
	(13)	(14)	(15)	(16)	(17)	(18)
1 Cash in hand	68		831	887	56	75
	(0.3)		(0.2)	(0.2)	(0.1)	(0.1)
2. Balances with RBI	598		9682	22305	1685	2065
	(2.3)		(2.0)	(4.4)	(2.4)	(3.0)
3. Balances with banks in india	1318		129	647	14	5
	(5.2)		(0.0)	(0.1)	(0.0)	(0.0)
4. Money at call and short notice	0		2374	0	3828	1137
	0		(0.5)	0	(5.5)	(1.7)
5. Balances with banks outside India	464		1916	15179	279	373
	(1.8)		(0.4)	(3.0)	(0.4)	(0.5)
6. Investments	7395		130049	138144	25483	31706
	(29)		(26.5)	(27)	(36.9)	(46.2)
6.1. Investments in India	7395		130049	138144	25483	31706
(i) Government securities	5020		112616	130204	21417	25421
(ii) Other approved securities	0		68	68	50	50

(iii) Shares	0	6	6	351	341
(iv) Debentures and Bonds	200	1006	0	3665	4594
(v) Subsidiaries and/or joint ventures	0	0	0	0	0
(vi) Others	2175	16353	7866	0	1300
6.2. Investments outside India	0	0	0	0	0
(i) Government securities	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0
(iii) Others	0	0	0	0	0
7. Advances	14629	329814	305930	35276	30374
	(57.4)	(67.1)	(59.9)	(51)	(44.2)
Type-wise					
7A.1. Bills purchased and discounted	1086	43488	66790	8749	10973
7A.2. Cash credits, overdrafts & loans	3523	259718	228273	7363	5070
7A.3. Term loans	10020	26608	10867	19164	14331
Security-wise					
7B.1. Secured by tangible assets	12297	149160	137849	26196	20905
7B.2. Covered by Bank/Govt. Guarantees	110	43871	6899	5089	7720
7B.3. Unsecured	2222	136784	161181	3991	1749
Sector-wise					
7C.I. Advances in India	14629	329814	305930	35275	30373
(i) Priority sectors	1424	81602	97516	5678	4166
(ii) Public sectors	102	10011	0	212	109
(iii) Banks	0	5199	4336	0	0
(iv) others	13103	233002	204078	29385	26098
7C.II. Advances outside India	0	0	0	0	0
8. Fixed Assets	239	2920	3187	985	857
	(0.9)	(0.6)	(0.6)	(1.4)	(1.2)
8.1. Premises	0	1693	1558	449	440
8.2. Fixed assets under construction	0	143	0	0	0
8.3. Other Fixed assets	239	1084	1629	536	417
9. Other Assets	766	13582	24801	1501	2099
	(3.0)	(2.8)	(4.9)	(2.2)	(3.1)
9.1 Inter - office adjustments (net)	0	1067	11788	0	0
9.2 Interest accrued	314	3443	2551	315	443
9.3 Tax paid	59	757	2110	375	441
9.4 Stationery and Stamps	0	0	0	0	0
9.5 Others	393	8315	8352	811	1215
Total Assets	25477	491297	511080	69107	68691
	(100)	(100)	(100)	(100)	(100)

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
FOREIGN BANKS**

	(Amount in Rs. lakh)					
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi	
	2003	2004	2003	2004	2003	2004
1. Capital	3809	3809	13513	13547	9978	9978
	(21.3)	(19)	(5.8)	(4.3)	(9.3)	(8.4)
2. Reserves and Surplus	1356	1425	11816	13368	23100	30660
	(7.6)	(7.1)	(5.1)	(4.3)	(21.5)	(25.9)

2.1. Statutory Reserves	424	445	3022	3470	7873	10118
2.2. Capital Reserves	0	0	0	0	0	0
2.3. Share Premium	0	0	0	0	0	0
2.4. Investments Fluctuations Reserves	28	76	433	693	257	1617
2.5. Revenue and other Reserves	0	0	6975	7905	13043	14103
2.6. Balance of Profit	904	904	1386	1300	1927	4822
3. Deposits	8534	10096	144948	169409	57733	57877
	(47.7)	(50.3)	(62.1)	(54.4)	(53.8)	(48.8)
Type-wise						
3A.1. Demand deposits	1581	1289	8103	8263	17837	23662
(i) From banks	492	366	447	475	466	435
(ii) From others	1089	923	7656	7788	17371	23227
3A.2. Savings bank deposits	316	2398	1892	3234	7668	7931
3A.3. Term deposits	6637	6409	134953	157912	32228	26284
(i) From banks	0	0	37224	38799	0	0
(ii) From others	6637	6409	97729	119113	32228	26284
Location-Wise						
3B.1. Deposits of branches in India	8533	10096	144949	169409	57733	57877
3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	2919	3059	52474	101651	0	4372
	(16.3)	(15.2)	(22.5)	(32.6)	0	(3.7)
4.1. Borrowings in India	125	0	20500	10500	0	0
(i) From Reserve Bank of India	125	0	500	0	0	0
(ii) From other banks	0	0	20000	5000	0	0
(iii) From other institutions and agencies	0	0	0	5500	0	0
4.2. Borrowings outside India	2794	3059	31974	91151	0	4372
Secured borrowings included in 4.	0	0	0	0	0	0
5. Other liabilities	1264	1702	10475	13709	16422	15701
	(7.1)	(8.5)	(4.5)	(4.4)	(15.3)	(13.2)
5.1. Bills Payable	155	58	669	970	1095	1591
5.2. Inter-office adjustments	0	328	0	0	0	0
5.3. Interest accrued	0	1	841	1159	990	1181
5.4. Others (including provisions)	1109	1315	8965	11580	14337	12929
Total Liabilities	17882	20091	233226	311684	107233	118588
	(100)	(100)	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate per cent share in total .

Source : Annual accounts of banks of respective years .

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004

FOREIGN BANKS

	(Amount in Rs. lakh)				
	As on March 31		Bank of Nova Scotia		
	Bank of Ceylon		2003	2004	2004
	2003	2004	2003	2004	2004
	(19)	(20)	(21)	(22)	(24)
1 Cash in hand	29	7	84	102	305
	(0.2)	(0.0)	(0.0)	(0.0)	(0.3)
2. Balances with RBI	662	1959	6369	10226	2889
	(3.7)	(9.8)	(2.7)	(3.3)	(2.4)
3. Balances with banks in india	18	5584	126	5699	16179

	(0.1)	(27.8)	(0.1)	(1.8)	(13.6)
4. Money at call and short notice	3300	0	2989	5256	4200
	(18.5)	0	(1.3)	(1.7)	(3.5)
5. Balances with banks outside India	1321	372	682	655	166
	(7.4)	(1.9)	(0.3)	(0.2)	(0.1)
6. Investments	2327	4464	65272	77244	32300
	(13)	(22.2)	(28)	(24.8)	(27.2)
6.1. Investments in India	2327	4464	65272	77244	275
(i) Government securities	2327	723	57009	74003	0
(ii) Other approved securities	0	3741	0	0	275
(iii) Shares	0	0	0	0	0
(iv) Debentures and Bonds	0	0	8263	3241	0
(v) Subsidiaries and/or joint ventures	0	0	0	0	0
(vi) Others	0	0	0	0	0
6.2. Investments outside India	0	0	0	0	32025
(i) Government securities	0	0	0	0	31477
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0
(iii) Others	0	0	0	0	548
7. Advances	8458	6283	145976	201920	42751
	(47.3)	(31.3)	(62.6)	(64.8)	(36)
Type-wise					
7A.1. Bills purchased and discounted	2337	1606	16070	14722	144
7A.2. Cash credits, overdrafts & loans	5633	4463	32450	71985	36541
7A.3. Term loans	488	214	97456	115213	6066
Security-wise					
7B.1. Secured by tangible assets	7908	6007	102950	104112	28089
7B.2. Covered by Bank/Govt. Guarantees	49	31	24596	67391	0
7B.3. Unsecured	502	245	18430	30417	14662
Sector-wise					
7C.I. Advances in India	8458	6284	145977	201920	42750
(i) Priority sectors	5791	3949	57837	75111	356
(ii) Public sectors	0	0	0	0	0
(iii) Banks	0	0	0	0	0
(iv) others	2667	2335	88140	126809	42394
7C.II. Advances outside India	0	0	0	0	0
8. Fixed Assets	26	17	706	623	1101
	(0.1)	(0.1)	(0.3)	(0.2)	(0.9)
8.1. Premises	0	17	274	260	273
8.2. Fixed assets under construction	0	0	0	0	0
8.3. Other Fixed assets	26	0	432	363	828
9. Other Assets	1741	1405	11022	9958	18698
	(9.7)	(7.0)	(4.7)	(3.2)	(15.8)
9.1 Inter - office adjustments (net)	95	0	90	44	3734
9.2 Interest accrued	0	0	2052	2535	1750
9.3 Tax paid	1118	1296	2152	1240	12407
9.4 Stationery and Stamps	5	4	1	1	0
9.5 Others	523	105	6727	6138	807
Total Assets	17882	20091	233226	311683	118589
	(100)	(100)	(100)	(100)	(100)

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND
2004
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31				
	Barclays Bank		BNP Paribas		
	2003	2004	2003	2004	2004
	(25)	(26)	(27)	(28)	(30)
1. Capital	26260	26260	6283	19975	9818
	(35.6)	(19)	(2.3)	(6.7)	(14.2)
2. Reserves and Surplus	7144	14331	17136	15712	1988
	(9.7)	(10.4)	(6.3)	(5.2)	(2.9)
2.1. Statutory Reserves	1992	3789	3481	3481	1815
2.2. Capital Reserves	5	5	583	583	0
2.3. Share Premium	0	0	0	0	0
2.4. Investments Fluctuations Reserves	1484	2234	0	0	261
2.5. Revenue and other Reserves	131	130	15868	15751	391
2.6. Balance of Profit	3532	8173	-2796	-4103	-479
3. Deposits	10776	8952	157955	17371	49935
	(14.6)	(6.5)	(58)	(58)	(72.1)
Type-wise					
3A.1. Demand deposits	416	781	33523	41067	14346
(i) From banks	13	105	55	291	120
(ii) From others	403	676	33468	40776	14226
3A.2. Savings bank deposits	84	35	4210	8506	884
3A.3. Term deposits	10276	8136	120222	12413	34705
				8	
(i) From banks	4257	6995	14320	19324	27170
(ii) From others	6019	1141	105902	10481	7535
				4	
Location-Wise					
3B.1. Deposits of branches in India	10775	8951	157956	17371	49935
				1	
3B.2. Deposits of branches outside India	0	0	0	0	0
4. Borrowings	24474	10841	70645	62289	4486
	(33.2)	(7.8)	(26)	(20.8)	(6.5)
4.1. Borrowings in India	20200	10841	59053	41806	2300
(i) From Reserve Bank of India	0	0	887	0	2300
(ii) From other banks	20200	10841	47300	24119	0
(iii) From other institutions and agencies	0	0	10866	17687	0
4.2. Borrowings outside India	4274	0	11592	20483	2186
Secured borrowings included in 4.	0	0	0	0	0
5. Other liabilities	5158	77725	20126	27847	2994
	(7.0)	(56.3)	(7.4)	(9.3)	(4.3)
5.1. Bills Payable	58	43	4129	3803	333
5.2. Inter-office adjustments	0	0	30	17	0
5.3. Interest accrued	84	16	3206	3038	1267
5.4. Others (including provisions)	5016	77666	12761	20989	1394
Total Liabilities	73812	138109	272145	29953	69221

(100) (100) (100) (100) (100)

Note : Figures in brackets indicate per cent share in total .

Source : Annual accounts of banks of respective years .

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
FOREIGN BANKS**

	(Amount in Rs. lakh)					
	As on March 31		BNP Paribas		Calyon Bank	
	Barclays Bank		2003	2004	2003	2004
	2003	2004	2003	2004	2003	2004
	(25)	(26)	(27)	(28)	(29)	(30)
1 Cash in hand	6	3	232	289	52	37
	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
2. Balances with RBI	246	830	11411	9344	2514	2543
	(0.3)	(0.6)	(4.2)	(3.1)	(2.6)	(3.7)
3. Balances with banks in india	67	11	1264	217	14935	15014
	(0.1)	(0.0)	(0.5)	(0.1)	(15.2)	(21.7)
4. Money at call and short notice	1000	1500	2329	30602	5974	0
	(1.4)	(1.1)	(0.9)	(10.2)	(6.1)	0
5. Balances with banks outside India	32	568	0	5930	3820	1345
	(0.0)	(0.4)	0	(2.0)	(3.9)	(1.9)
6. Investments	48389	44687	91785	100141	36226	33129
	(65.6)	(32.4)	(33.7)	(33.4)	(36.8)	(47.9)
6.1. Investments in India	48389	44687	91785	100141	36226	33129
(i) Government securities	34858	33053	68880	87216	26610	21451
(ii) Other approved securities	275	200	0	0	0	0
(iii) Shares	0	0	0	0	303	303
(iv) Debentures and Bonds	10920	11434	22905	12925	9313	8810
(v) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(vi) Others	2336	0	0	0	0	2565
6.2. Investments outside India	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0
7. Advances	230	256	142270	131490	23207	4681
	(0.3)	(0.2)	(52.3)	(43.9)	(23.5)	(6.8)
Type-wise						
7A.1. Bills purchased and discounted	0	0	31346	16641	515	65
7A.2. Cash credits, overdrafts & loans	6	0	41215	43994	112	57
7A.3. Term loans	224	256	69709	70855	22580	4559
Security-wise						
7B.1. Secured by tangible assets	191	207	61795	58143	6458	3076
7B.2. Covered by Bank/Govt. Guarantees	0	0	26762	11321	465	108
7B.3. Unsecured	39	49	53714	62026	16285	1497
Sector-wise						
7C.I. Advances in India	230	256	142271	131491	23207	4681
(i) Priority sectors	6	0	44092	32851	3385	172
(ii) Public sectors	0	0	1000	0	0	0
(iii) Banks	0	0	1	689	0	0
(iv) others	224	256	97178	97951	19822	4509

7C.II. Advances outside India	0	0	0	0	0	0
8. Fixed Assets	344	805	9535	8999	3216	3724
	(0.5)	(0.6)	(3.5)	(3.0)	(3.3)	(5.4)
8.1. Premises	5	5	8372	8178	2739	3347
8.2. Fixed assets under construction	0	195	52	0	0	0
8.3. Other Fixed assets	339	605	1111	821	477	377
9. Other Assets	23497	89450	13319	12518	8607	8746
	(31.8)	(64.8)	(4.9)	(4.2)	(8.7)	(12.6)
9.1 Inter - office adjustments (net)	0	0	0	0	0	0
9.2 Interest accrued	878	1051	1841	2330	1677	1289
9.3 Tax paid	0	911	3605	1412	5240	5553
9.4 Stationery and Stamps	616	0	2	2	0	0
9.5 Others	22003	87488	7871	8774	1690	1904
Total Assets	73811	138110	272145	299530	98551	69219
	(100)	(100)	(100)	(100)	(100)	(100)