

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

(Amount in Rs. lakh)

	As on March 31					
	Chinatrust Commercial Bank		Chohung Bank		Citibank	
	2003 (31)	2004 (32)	2003 (33)	2004 (34)	2003 (35)	2004 (36)
1. Capital	3546 (27.7)	3546 (28)	3454 (22.6)	3454 (16.1)	16746 (0.7)	16746 (0.6)
2. Reserves and Surplus	620 (4.8)	765 (6.0)	2665 (17.4)	3080 (14.3)	195966 (7.8)	252844 (8.5)
2.1. Statutory Reserves	126	162	2541	2901	50019	64311
2.2. Capital Reserves	0	0	0	0	573	573
2.3. Share Premium	0	0	0	0	0	0
2.4. Investments Fluctuations Reserves	74	85	0	136	21108	26251
2.5. Revenue and other Reserves	132	132	76	0	124266	161709
2.6. Balance of Profit	288	386	48	43	0	0
3. Deposits	6521 (51)	6260 (49.4)	5581 (36.5)	5955 (27.7)	1774250 (70.3)	2046512 (69.1)
Type-wise						
3A.1. Demand deposits	1283	1318	2335	2539	362634	596758
(i) From banks	0	0	0	0	3171	4997
(ii) From others	1283	1318	2335	2539	359463	591761
3A.2. Savings bank deposits	177	219	54	47	229482	347767
3A.3. Term deposits	5061	4723	3192	3369	1182134	1101987
(i) From banks	0	0	0	0	356909	203587
(ii) From others	5061	4723	3192	3369	825225	898400
Location-Wise						
3B.1. Deposits of branches in India	6522	6261	5581	5955	1774250	2046513
3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	1718 (13.4)	1071 (8.5)	500 (3.3)	4972 (23.1)	338844 (13.4)	350322 (11.8)
4.1. Borrowings in India	1718	500	500	600	164072	95541
(i) From Reserve Bank of India	0	0	0	0	0	0
(ii) From other banks	1000	500	500	0	130967	43272
(iii) From other institutions and agencies	718	0	0	600	33105	52269
4.2. Borrowings outside India	0	571	0	4372	174772	254781
Secured borrowings included in 4.	0	0	0	0	0	0
5. Other liabilities	379 (3.0)	1019 (8.0)	3093 (20.2)	4044 (18.8)	198152 (7.9)	293314 (9.9)
5.1. Bills Payable	58	623	80	447	73053	80842
5.2. Inter-office adjustments	0	0	0	0	247	66
5.3. Interest accrued	62	119	38	9	14301	15786
5.4. Others (including provisions)	259	277	2975	3588	110551	196620
Total Liabilities	12784 (100)	12661 (100)	15293 (100)	21505 (100)	2523958 (100)	2959738 (100)

Note : Figures in brackets indicate percent share in total .

Source : Annual accounts of banks of respective years .

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FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31		Chohung Bank		Citibank	
	Chinatrust Commercial Bank		2003	2004	2003	2004
	2003 (31)	2004 (32)	2003 (33)	2004 (34)	2003 (35)	2004 (36)
1. Cash in hand	21	11	22	22	5422	6447
	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
2. Balances with RBI	315	358	325	482	117898	343271
	(2.5)	(2.8)	(2.1)	(2.2)	(4.7)	(11.6)
3. Balances with banks in india	65	84	35	7775	45329	28237
	(0.5)	(0.7)	(0.2)	(36.2)	(1.8)	(1.0)
4. Money at call and short notice	0	0	1067	1141	0	4000
	0	0	(7.0)	(5.3)	0	(0.1)
5. Balances with banks outside India	58	157	58	316	213633	138835
	(0.5)	(1.2)	(0.4)	(1.5)	(8.5)	(4.7)
6. Investments	4238	2455	3037	3977	703593	668960
	(33.1)	(19.4)	(19.9)	(18.5)	(27.9)	(22.6)
6.1. Investments in India	4238	2455	3037	3977	703593	668960
(i) Government securities	2838	2084	1737	2677	566258	528796
(ii) Other approved securities	0	0	0	0	1686	1542
(iii) Shares	0	0	0	0	356	356
(iv) Debentures and Bonds	1400	200	1300	1300	128079	136346
(v) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(vi) Others	0	171	0	0	7214	1920
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	7298	8948	7525	4466	1262869	1525913
	(57.1)	(70.7)	(49.2)	(20.8)	(50)	(51.6)
Type-wise						
7A.1. Bills purchased and discounted	869	657	232	0	110989	120279
7A.2. Cash credits, overdrafts & loans	1982	3024	4143	3836	285987	363127
7A.3. Term loans	4447	5267	3150	630	865893	1042507
Security-wise						
7B.1. Secured by tangible assets	7056	8799	7075	1858	604484	861095
7B.2. Covered by Bank/Govt. Guarantees	0	0	450	2606	212953	1440
7B.3. Unsecured	242	148	0	2	445432	663377
Sector-wise						
7C.I. Advances in India	7297	8948	7525	4466	1262868	1525913
(i) Priority sectors	2409	2706	0	0	268368	343534
(ii) Public sectors	0	0	0	0	9380	10175
(iii) Banks	0	0	0	0	4748	12134
(iv) others	4888	6242	7525	4466	980372	1160070
7C.II. Advances outside India	0	0	0	0	0	0
8. Fixed Assets	93	103	53	41	52554	51357
	(0.7)	(0.8)	(0.3)	(0.2)	(2.1)	(1.7)
8.1. Premises	18	6	0	0	23115	22682

8.2. Fixed assets under construction	0	0	0	0	355	355
8.3. Other Fixed assets	75	97	53	41	29084	28320
9. Other Assets	697	547	3170	3283	122660	192718
	(5.5)	(4.3)	(20.7)	(15.3)	(4.9)	(6.5)
9.1 Inter - office adjustments (net)	0	0	0	0	0	5
9.2 Interest accrued	168	90	251	232	27425	30872
9.3 Tax paid	188	31	2717	2843	5281	8871
9.4 Stationery and Stamps	0	0	0	0	0	0
9.5 Others	341	426	202	208	89954	152970
Total Assets	12785	12663	15292	21503	2523958	2959738
	(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		DBS Bank		Deutsche Bank	
	Credit Lyonnais#		2003	2004	2003	2004
	2003	2004	2003	2004	2003	2004
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	18309	18309	4954	18533	39268	29268
	(12.7)	(13.2)	(14.8)	(30.4)	(6.7)	(3.4)
2. Reserves and Surplus	4940	5908	3377	2549	44567	62549
	(3.4)	(4.3)	(10.1)	(4.2)	(7.6)	(7.3)
2.1. Statutory Reserves	2448	2690	865	865	16937	23753
2.2. Capital Reserves	0	0	51	51	590	768
2.3. Share Premium	0	0	0	0	0	0
2.4. Investments Fluctuations Reserves	650	1400	152	152	4857	7537
2.5. Revenue and other Reserves	1336	1336	5	2281	6330	6330
2.6. Balance of Profit	506	482	2304	-800	15853	24161
3. Deposits	99439	93233	12403	37549	194507	253250
	(69.1)	(67.3)	(36.9)	(61.6)	(33.3)	(29.5)
Type-wise						
3A.1. Demand deposits	3639	16991	1113	1946	110288	138341
(i) From banks	50	0	493	105	2959	3579
(ii) From others	3589	16991	620	1841	107329	134762
3A.2. Savings bank deposits	183	320	128	176	7555	11209
3A.3. Term deposits	95617	75922	11162	35427	76664	103700
(i) From banks	83076	61791	7852	6488	0	0
(ii) From others	12541	14131	3310	28939	76664	103700
Location-Wise						
3B.1. Deposits of branches in India	99440	93233	12404	37549	194507	253251
3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	3000	4762	12000	427	272769	470084
	(2.1)	(3.4)	(35.7)	(0.7)	(46.7)	(54.7)
4.1. Borrowings in India	3000	1241	12000	400	272085	412209
(i) From Reserve Bank of India	0	0	0	400	55000	0
(ii) From other banks	3000	5	12000	0	168207	216994
(iii) From other institutions and agencies	0	1236	0	0	48878	195215
4.2. Borrowings outside India	0	3521	0	27	684	57875
Secured borrowings included in 4.	0	0	0	0	0	0
5. Other liabilities	18253	16312	850	1854	33208	44519

	(12.7)	(11.8)	(2.5)	(3.0)	(5.7)	(5.2)
5.1. Bills Payable	334	149	24	24	8698	13606
5.2. Inter-office adjustments	0	0	0	0	7566	18
5.3. Interest accrued	1798	1723	94	107	3818	9702
5.4. Others (including provisions)	16121	14440	732	1723	13126	21193
Total Liabilities	143941	138524	33584	60912	584319	859670
	(100)	(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 .

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FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31					
	Credit Lyonnais		DBS Bank		Deutsche Bank	
	2003	2004	2003	2004	2003	2004
	(37)	(38)	(39)	(40)	(41)	(42)
1 Cash in hand	0	0	20	26	371	300
	0	0	(0.1)	(0.0)	(0.1)	(0.0)
2. Balances with RBI	3254	3858	570	1044	15599	33190
	(2.3)	(2.8)	(1.7)	(1.7)	(2.7)	(3.9)
3. Balances with banks in india	280	207	5021	22542	92680	282111
	(0.2)	(0.1)	(15)	(37)	(15.9)	(32.8)
4. Money at call and short notice	0	19552	0	0	0	0
	0	(14.1)	0	0	0	0
5. Balances with banks outside India	2764	1948	383	617	10468	8495
	(1.9)	(1.4)	(1.1)	(1.0)	(1.8)	(1.0)
6. Investments	62805	52624	7630	24542	245873	227718
	(43.6)	(38)	(22.7)	(40.3)	(42.1)	(26.5)
6.1. Investments in India	62805	52624	7630	24542	245873	227718
(i) Government securities	50647	42966	6830	24542	217333	203247
(ii) Other approved securities	40	40	0	0	4	4
(iii) Shares	0	0	0	0	474	474
(iv) Debentures and Bonds	12118	9618	800	0	25075	23963
(v) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(vi) Others	0	0	0	0	2987	30
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	65802	51128	19174	10873	160764	209806
	(45.7)	(36.9)	(57.1)	(17.9)	(27.5)	(24.4)
Type-wise						
7A.1. Bills purchased and discounted	1663	1237	2616	1694	24290	72295
7A.2. Cash credits, overdrafts & loans	46847	38933	8676	4523	124291	128233
7A.3. Term loans	17292	10958	7882	4656	12183	9278
Security-wise						
7B.1. Secured by tangible assets	27178	19639	18420	9971	76930	103837
7B.2. Covered by Bank/Govt. Guarantees	5766	5663	0	0	19951	26425
7B.3. Unsecured	32857	25825	754	902	63883	79544

Sector-wise						
7C.I. Advances in India	65802	51127	19174	10873	160764	209806
(i) Priority sectors	13657	3979	3099	2315	34462	49290
(ii) Public sectors	2501	0	0	0	447	3
(iii) Banks	200	0	0	0	0	18622
(iv) others	49444	47148	16075	8558	125855	141891
7C.II. Advances outside India	0	0	0	0	0	0
8. Fixed Assets	386	284	119	121	9320	9305
	(0.3)	(0.2)	(0.4)	(0.2)	(1.6)	(1.1)
8.1. Premises	0	0	0	98	7554	7266
8.2. Fixed assets under construction	0	0	0	23	0	0
8.3. Other Fixed assets	386	284	119	0	1766	2039
9. Other Assets	8649	8923	667	1146	49242	88748
	(6.0)	(6.4)	(2.0)	(1.9)	(8.4)	(10.3)
9.1 Inter - office adjustments (net)	0	0	0	0	0	0
9.2 Interest accrued	1218	1271	332	363	5049	6684
9.3 Tax paid	0	0	157	490	7123	1392
9.4 Stationery and Stamps	0	0	0	0	7	4
9.5 Others	7431	7652	178	293	37063	80668
Total Assets	143940	138524	33584	60911	584317	859673
	(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					
	Hongkong & Shanghai Banking Corporation		ING Bank		J P Morgan Chase Bank	
	2003 (43)	2004 (44)	2003 (45)	2004 (46)	2003 (47)	2004 (48)
1. Capital	71502	71502	6792	6792	16782	16782
	(3.4)	(2.8)	(29.6)	(66.2)	(27.3)	(24.4)
2. Reserves and Surplus	158321	173782	518	505	3534	5142
	(7.6)	(6.9)	(2.3)	(4.9)	(5.7)	(7.5)
2.1. Statutory Reserves	28425	33370	505	505	1624	2025
2.2. Capital Reserves	81740	81821	0	0	0	0
2.3. Share Premium	0	0	0	0	0	0
2.4. Investments Fluctuations Reserves	13139	23139	13	0	786	1050
2.5. Revenue and other Reserves	35017	30600	0	0	0	0
2.6. Balance of Profit	0	4852	0	0	1124	2067
3. Deposits	1280121	1626987	1201	0	18568	39178
	(61.2)	(64.2)	(5.2)	0	(30.2)	(56.9)
Type-wise						
3A.1. Demand deposits	209953	441531	44	0	8825	8028
(i) From banks	3066	4489	16	0	0	0
(ii) From others	206887	437042	28	0	8825	8028
3A.2. Savings bank deposits	224062	310707	3	0	0	0
3A.3. Term deposits	846106	874749	1154	0	9743	31150
(i) From banks	0	874749	0	0	0	0
(ii) From others	846106	0	1154	0	9743	31150

Location-Wise							
3B.1. Deposits of branches in India	1280121	1626988	1200	0	18568	39178	
3B.2. Deposits of branches outside India	0	0	0	0	0	0	
4. Borrowings	317173	253922	11200	0	21004	2860	
	(15.2)	(10)	(48.9)	0	(34.1)	(4.2)	
4.1. Borrowings in India	293000	150165	11200	0	19200	2373	
(i) From Reserve Bank of India	0	0	0	0	0	0	
(ii) From other banks	287355	150165	9200	0	19200	1500	
(iii) From other institutions and agencies	5645	0	2000	0	0	873	
4.2. Borrowings outside India	24173	103757	0	0	1804	487	
Secured borrowings included in 4.	0	0	0	0	0	0	
5. Other liabilities	263856	409494	3214	2956	1625	4832	
	(12.6)	(16.1)	(14)	(28.8)	(2.6)	(7.0)	
5.1. Bills Payable	40338	47628	25	0	376	1	
5.2. Inter-office adjustments	0	0	0	0	0	0	
5.3. Interest accrued	49625	49583	61	0	158	365	
5.4. Others (including provisions)	173893	312283	3128	2956	1091	4466	
Total Liabilities	2090973	2535687	22925	10253	61513	68794	
	(100)	(100)	(100)	(100)	(100)	(100)	

Note : Figures in brackets indicate percent share in total .

Source : Annual accounts of banks of respective years .

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	As on March 31					
	Hongkong & Shanghai Banking Corporation		ING Bank		J P Morgan Chase Bank	
	2003	2004	2003	2004	2003	2004
	(43)	(44)	(45)	(46)	(47)	(48)
1 Cash in hand	6550	7104	5	0	0	0
	(0.3)	(0.3)	(0.0)	0	0	0
2. Balances with RBI	85155	66023	366	1532	786	22125
	(4.1)	(2.6)	(1.6)	(14.9)	(1.3)	(32.2)
3. Balances with banks in india	14725	15941	747	78	88	39
	(0.7)	(0.6)	(3.3)	(0.8)	(0.1)	(0.1)
4. Money at call and short notice	0	0	0	0	2481	8600
	0	0	0	0	(4.0)	(12.5)
5. Balances with banks outside India	11772	55696	368	11	6	0
	(0.6)	(2.2)	(1.6)	(0.1)	(0.0)	0
6. Investments	886955	1039538	6691	860	52938	29537
	(42.4)	(41)	(29.2)	(8.4)	(86.1)	(42.9)
6.1. Investments in India	886955	1039538	6691	860	52938	29537
(i) Government securities	714709	883299	6691	0	50810	27596
(ii) Other approved securities	7414	6565	0	0	79	79
(iii) Shares	366	364	0	0	0	0
(iv) Debentures and Bonds	160646	147017	0	860	2049	2003
(v) Subsidiaries and/or joint ventures	6	5	0	0	0	0
(vi) Others	3814	2288	0	0	0	-141
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	820214	962808	3426	112	0	0
	(39.2)	(38)	(14.9)	(1.1)	0	0
Type-wise						
7A.1. Bills purchased and discounted	122985	95626	0	0	0	0
7A.2. Cash credits, overdrafts & loans	395924	475299	776	0	0	0
7A.3. Term loans	301305	391883	2650	112	0	0
Security-wise						
7B.1. Secured by tangible assets	524304	596204	2426	112	0	0
7B.2. Covered by Bank/Govt. Guarantees	85170	65420	0	0	0	0
7B.3. Unsecured	210741	301184	1000	0	0	0
Sector-wise						
7C.I. Advances in India	820214	962808	3426	112	0	0
(i) Priority sectors	130462	141713	0	0	0	0
(ii) Public sectors	3000	0	0	0	0	0
(iii) Banks	585	469	0	0	0	0
(iv) others	686167	820626	3426	112	0	0
7C.II. Advances outside India	0	0	0	0	0	0
8. Fixed Assets	51249	43882	0	0	80	84
	(2.5)	(1.7)	0	0	(0.1)	(0.1)
8.1. Premises	39296	34012	0	0	0	0
8.2. Fixed assets under construction	0	0	0	0	0	0
8.3. Other Fixed assets	11953	9870	0	0	80	84
9. Other Assets	214352	344696	11321	7660	5134	8411
	(10.3)	(13.6)	(49.4)	(74.7)	(8.3)	(12.2)
9.1 Inter - office adjustments (net)	0	0	0	0	0	0
9.2 Interest accrued	19429	19906	460	46	1612	571
9.3 Tax paid	17636	8701	2321	1413	0	382
9.4 Stationery and Stamps	100	95	0	0	0	0
9.5 Others	177187	315994	8540	6201	3522	7458
Total Assets	2090972	2535688	22924	10253	61513	68796
	(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

	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank	
	2003	2004	2003	2004	2003	2004
1. Capital	3584	3584	4838	4838	7086	14434
	(64.8)	(62.7)	(13.2)	(14.1)	(22.7)	(49.2)
2. Reserves and Surplus	294	373	65	672	580	1287
	(5.3)	(6.5)	(0.2)	(2.0)	(1.9)	(4.4)
2.1. Statutory Reserves	128	148	1213	1365	144	321
2.2. Capital Reserves	0	0	208	208	0	0
2.3. Share Premium	0	0	0	0	0	0
2.4. Investments Fluctuations Reserves	6	6	90	135	71	234
2.5. Revenue and other Reserves	160	219	1677	1677	365	365
2.6. Balance of Profit	0	0	-3123	-2713	0	367

3. Deposits	1602	1650	29697	27924	14286	5125
	(29)	(28.9)	(81.2)	(81.3)	(45.8)	(17.5)
Type-wise						
3A.1. Demand deposits	1163	863	1857	1652	563	1356
(i) From banks	0	0	308	518	22	81
(ii) From others	1163	863	1549	1134	541	1275
3A.2. Savings bank deposits	47	64	441	525	11	5
3A.3. Term deposits	392	723	27399	25747	13712	3764
(i) From banks	0	0	23686	23636	12100	0
(ii) From others	392	723	3713	2111	1612	3764
Location-Wise						
3B.1. Deposits of branches in India	1602	1651	29697	27925	14286	5125
3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	0	50	600	0	8748	7422
	0	(0.9)	(1.6)	0	(28)	(25.3)
4.1. Borrowings in India	0	50	600	0	4000	3050
(i) From Reserve Bank of India	0	0	0	0	0	0
(ii) From other banks	0	0	0	0	4000	3050
(iii) From other institutions and agencies	0	50	600	0	0	0
4.2. Borrowings outside India	0	0	0	0	4748	4372
Secured borrowings included in 4.	0	0	0	0	0	0
5. Other liabilities	53	60	1374	918	522	1040
	(1.0)	(1.0)	(3.8)	(2.7)	(1.7)	(3.5)
5.1. Bills Payable	2	3	47	120	82	19
5.2. Inter-office adjustments	0	0	0	0	0	0
5.3. Interest accrued	12	36	644	626	119	43
5.4. Others (including provisions)	39	21	683	172	321	978
Total Liabilities	5533	5717	36574	34352	31222	29308
	(100)	(100)	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate percent 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					
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank	
	2003	2004	2003	2004	2003	2004
1 Cash in hand	(49)	(50)	(51)	(52)	(53)	(54)
	1	6	29	16	3	1
	(0.0)	(0.1)	(0.1)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	63	76	989	980	257	512
	(1.1)	(1.3)	(2.7)	(2.9)	(0.8)	(1.7)
3. Balances with banks in india	2633	2523	3500	7250	2669	3999
	(47.6)	(44.1)	(9.6)	(21.1)	(8.5)	(13.6)
4. Money at call and short notice	355	0	1767	152	0	0
	(6.4)	0	(4.8)	(0.4)	0	0
5. Balances with banks outside India	143	393	142	745	139	133

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

(Amount in Rs. lakh)

	As on March 31		Oversea Chinese		Societe Generale	
	Oman International		Bank#		Bank#	
	2003	2004	2003	2004	2003	2004
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	14694	14694	3776		13598	14437
	(25.7)	(27.8)	(99)		(24.3)	(19.7)
2. Reserves and Surplus	621	586	-82		160	823
	(1.1)	(1.1)	(-2.2)		(0.3)	(1.1)
2.1. Statutory Reserves	569	569	65		1275	1650
2.2. Capital Reserves	0	0	0		0	581
2.3. Share Premium	0	0	0		0	0
2.4. Investments Fluctuations Reserves	52	17	0		80	0
2.5. Revenue and other Reserves	0	0	0		1	0
2.6. Balance of Profit	0	0	-147		-1196	-1408
3. Deposits	35666	28638	0		12791	41246
	(62.3)	(54.1)	0		(22.9)	(56.2)
Type-wise						
3A.1. Demand deposits	1372	1184	0		1925	2541
(i) From banks	67	75	0		24	11
(ii) From others	1305	1109	0		1901	2530
3A.2. Savings bank deposits	3005	4513	0		64	330
3A.3. Term deposits	31289	22941	0		10802	38375
(i) From banks	130	175	0		0	0
(ii) From others	31159	22766	0		10802	38375
Location-Wise						
3B.1. Deposits of branches in India	35666	28637	0		12792	41247
3B.2. Deposits of branches outside India	0	0	0		0	0
4. Borrowings	2129	4372	0		27007	14498
	(3.7)	(8.3)	0		(48.3)	(19.7)
4.1. Borrowings in India	2129	0	0		22733	14236
(i) From Reserve Bank of India	0	0	0		0	0
(ii) From other banks	2129	0	0		22733	11736
(iii) From other institutions and agencies	0	0	0		0	2500
4.2. Borrowings outside India	0	4372	0		4274	262
Secured borrowings included in 4.	0	0	0		0	0
5. Other liabilities	4168	4620	119		2336	2410
	(7.3)	(8.7)	(3.1)		(4.2)	(3.3)
5.1. Bills Payable	120	447	1		246	87
5.2. Inter-office adjustments	1	3	0		22	35
5.3. Interest accrued	3814	3457	0		561	630
5.4. Others (including provisions)	233	713	118		1507	1658
Total Liabilities	57278	52910	3813		55892	73414
	(100)	(100)	(100)		(100)	(100)

Note : Figures in brackets indicate percent 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		Oversea Chinese		Societe Generale	
	Oman International	Bank	Bank#	Bank#	2003	2004
	2003	2004	2003	2004	2003	2004
	(55)	(56)	(57)	(58)	(59)	(60)
1 Cash in hand	45	35	1		24	23
	(0.1)	(0.1)	(0.0)		(0.0)	(0.0)
2. Balances with RBI	2642	2340	14		1127	2190
	(4.6)	(4.4)	(0.4)		(2.0)	(3.0)
3. Balances with banks in india	43	38	3108		8036	39
	(0.1)	(0.1)	(81.5)		(14.4)	(0.1)
4. Money at call and short notice	22497	16700	0		2374	0
	(39.3)	(31.6)	0		(4.2)	0
5. Balances with banks outside India	912	758	101		625	383
	(1.6)	(1.4)	(2.6)		(1.1)	(0.5)
6. Investments	11049	14171	100		27616	45939
	(19.3)	(26.8)	(2.6)		(49.4)	(62.6)
6.1. Investments in India	11049	14171	100		27616	45939
(i) Government securities	10849	14071	100		21496	44437
(ii) Other approved securities	200	100	0		0	0
(iii) Shares	0	0	0		182	97
(iv) Debentures and Bonds	0	0	0		5938	1405
(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	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	2789	1744	299		8681	17083
	(4.9)	(3.3)	(7.8)		(15.5)	(23.3)
Type-wise						
7A.1. Bills purchased and discounted	509	432	0		390	1771
7A.2. Cash credits, overdrafts & loans	939	918	299		7223	5940
7A.3. Term loans	1341	394	0		1068	9372
Security-wise						
7B.1. Secured by tangible assets	2596	1743	114		6052	12339
7B.2. Covered by Bank/Govt. Guarantees	0	0	0		911	439
7B.3. Unsecured	193	0	185		1718	4305
Sector-wise						
7C.I. Advances in India	2789	1743	299		8681	17083
(i) Priority sectors	1064	619	0		1490	2265
(ii) Public sectors	0	0	0		0	0
(iii) Banks	0	0	0		169	8
(iv) others	1725	1124	299		7022	14810
7C.II. Advances outside India	0	0	0		0	0
8. Fixed Assets	2101	1979	0		3823	3602
	(3.7)	(3.7)	0		(6.8)	(4.9)

8.1. Premises	2061	1952	0	3663	3421
8.2. Fixed assets under construction	0	0	0	0	0
8.3. Other Fixed assets	40	27	0	160	181
9. Other Assets	15200	15144	191	3585	4155
	(26.5)	(28.6)	(5.0)	(6.4)	(5.7)
9.1 Inter - office adjustments (net)	0	0	0	0	0
9.2 Interest accrued	518	460	12	914	516
9.3 Tax paid	554	539	134	1742	1758
9.4 Stationery and Stamps	0	0	0	0	0
9.5 Others	14128	14145	45	929	1881
Total Assets	57278	52909	3814	55891	73414
	(100)	(100)	(100)	(100)	(100)