

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)**
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	DBS Bank		Deutsche Bank		Hongkong & Shanghai Bank	
	2004	2005	2004	2005	2004	2005
	(37)	(38)	(39)	(40)	(41)	(42)
<b>1. Capital</b>	<b>18533</b>	<b>52223</b>	<b>29268</b>	<b>71268</b>	<b>71502</b>	<b>136775</b>
	(30.4)	(37.1)	(3.4)	(6.6)	(2.8)	(4.9)
<b>2. Reserves and Surplus</b>	<b>2549</b>	<b>3449</b>	<b>62549</b>	<b>51912</b>	<b>173782</b>	<b>220956</b>
	(4.2)	(2.4)	(7.3)	(4.8)	(6.9)	(7.9)
2.1. Statutory Reserves	865	1090	23753	25683	33370	41793
2.2. Capital Reserves	51	51	768	1088	81821	110212
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	152	827	7537	8457	23139	36639
2.5. Revenue and other Reserves	2281	2281	6330	6330	30600	32312
2.6. Balance of Profit	-800	-800	24161	10354	4852	—
<b>3. Deposits</b>	<b>37549</b>	<b>61144</b>	<b>253250</b>	<b>362458</b>	<b>1626987</b>	<b>1701279</b>
	(61.6)	(43.4)	(29.5)	(33.7)	(64.2)	(61.0)
<b>Type-wise</b>						
3A.1. Demand deposits	1946	1266	138341	201546	441531	476769
(i) From banks	105	409	3579	5124	4489	7308
(ii) From others	1841	857	134762	196422	437042	469461
3A.2. Savings bank deposits	176	321	11209	11375	310707	385796
3A.3. Term deposits	35427	59557	103700	149537	874749	838714
(i) From banks	6488	47851	—	—	874749	—
(ii) From others	28939	11706	103700	149537	—	838714
<b>Location-wise</b>						
3B.1. Deposits of branches in India	37549	61144	253251	362458	1626988	1701279
3B.2. Deposits of branches outside India	—	—	—	—	—	—
<b>4. Borrowings</b>	<b>427</b>	<b>9972</b>	<b>470084</b>	<b>522501</b>	<b>253922</b>	<b>323632</b>
	(0.7)	(7.1)	(54.7)	(48.6)	(10.0)	(11.6)
4.1. Borrowings in India	400	3900	412209	425953	150165	159390
(i) From Reserve Bank of India	400	—	—	—	—	—
(ii) From other banks	—	3900	216994	220243	150165	159390
(iii) From other institutions and agencies	—	—	195215	205710	—	—
4.2. Borrowings outside India	27	6072	57875	96548	103757	164242
Secured borrowing included in 4.	—	—	—	—	—	—
<b>5. Other liabilities</b>	<b>1854</b>	<b>14161</b>	<b>44519</b>	<b>66555</b>	<b>409494</b>	<b>407469</b>
	(3.0)	(10.0)	(5.2)	(6.2)	(16.1)	(14.6)
5.1. Bills Payable	24	12089	13606	12531	47628	65318
5.2. Inter-office adjustments	—	—	18	77	—	—
5.3. Interest accrued	107	195	9702	20824	49583	42723
5.4. Others (including provisions)	1723	1877	21193	33123	312283	299428
<b>Total Liabilities</b>	<b>60912</b>	<b>140949</b>	<b>859670</b>	<b>1074694</b>	<b>2535687</b>	<b>2790111</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**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 — 2004 AND 2005 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	DBS Bank		Deutsche Bank		Hongkong & Shanghai Bank	
	2004	2005	2004	2005	2004	2005
	(37)	(38)	(39)	(40)	(41)	(42)
<b>1. Cash in hand</b>	<b>26</b>	<b>35</b>	<b>300</b>	<b>212</b>	<b>7104</b>	<b>8028</b>
	(0.0)	(0.0)	(0.0)	(0.0)	(0.3)	(0.3)
<b>2. Balances with RBI</b>	<b>1044</b>	<b>2061</b>	<b>33190</b>	<b>39199</b>	<b>66023</b>	<b>130429</b>
	(1.7)	(1.5)	(3.9)	(3.6)	(2.6)	(4.7)
<b>3. Balances with banks in India</b>	<b>22542</b>	<b>44331</b>	<b>282111</b>	<b>453878</b>	<b>15941</b>	<b>22953</b>
	(37.0)	(31.5)	(32.8)	(42.2)	(0.6)	(0.8)
<b>4. Money at call and short notice</b>	—	—	—	—	—	—
	—	—	—	—	—	—
<b>5. Balances with banks outside India</b>	<b>617</b>	<b>10561</b>	<b>8495</b>	—	<b>55696</b>	<b>44862</b>
	(1.0)	(7.5)	(1.0)	—	(2.2)	(1.6)
<b>6. Investments</b>	<b>24542</b>	<b>25022</b>	<b>227718</b>	<b>225387</b>	<b>1039538</b>	<b>912058</b>
	(40.3)	(17.8)	(26.5)	(21.0)	(41.0)	(33.0)
6.1. Investments in India	24542	25022	227718	225387	1039538	912058
(i) Government securities	24542	16728	203247	191893	883299	761154
(ii) Other approved securities	—	—	4	4	6565	6155
(iii) Shares	—	—	474	524	364	364
(iv) Debentures and Bonds	—	7394	23963	22977	147017	125031
(v) Subsidiaries and/or joint ventures	—	—	—	—	5	5
(vi) Others	—	900	30	9989	2288	19349
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
<b>7. Advances</b>	<b>10873</b>	<b>55997</b>	<b>209806</b>	<b>254058</b>	<b>962808</b>	<b>1262061</b>
	(17.9)	(39.7)	(24.4)	(23.6)	(38.0)	(45.7)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	1694	9051	72295	47293	95626	161881
7A.2. Cash credits, overdrafts & loans	4523	43906	128233	159423	475299	475683
7A.3. Term loans	4656	3040	9278	47342	391883	624497
<b>Security-wise</b>						
7B.1. Secured by tangible assets	9971	7031	103837	84385	596204	816194
7B.2. Covered by Bank/Government Guarantees	—	—	26425	31252	65420	54581
7B.3. Unsecured	902	48966	79544	138421	301184	391287
<b>Sector-wise</b>						
7C. I. Advances in India	10873	55997	209806	254059	962808	1262061
(i) Priority sectors	2315	38101	49290	66799	141713	222367
(ii) Public sectors	—	—	3	20662	—	19810
(iii) Banks	—	—	18622	13132	469	291
(iv) Others	8558	17896	141891	153466	820626	1019593
7C.II. Advances outside India	—	—	—	—	—	—
<b>8. Fixed Assets</b>	<b>121</b>	<b>603</b>	<b>9305</b>	<b>9154</b>	<b>43882</b>	<b>42367</b>
	(0.2)	(0.4)	(1.1)	(0.9)	(1.7)	(1.5)
8.1. Premises	98	—	7266	6902	34012	34672
8.2. Fixed assets under construction	23	11	—	—	—	—
8.3. Other Fixed assets	—	592	2039	2252	9870	7695
<b>9. Other Assets</b>	<b>1146</b>	<b>2340</b>	<b>88748</b>	<b>92806</b>	<b>344696</b>	<b>367353</b>
	(1.9)	(1.7)	(10.3)	(8.6)	(13.6)	(13.3)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—
9.2. Interest accrued	363	672	6684	13083	19906	24055
9.3. Tax paid	490	756	1392	2221	8701	15168
9.4. Stationery and Stamps	—	—	4	9	95	39
9.5. Others	293	912	80668	77493	315994	328091
<b>Total Assets</b>	<b>60911</b>	<b>140950</b>	<b>859673</b>	<b>1074694</b>	<b>2535688</b>	<b>2790111</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)**
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	ING Bank		JP Morgan Chase Bank		Krung Thai Bank	
	2004	2005	2004	2005	2004	2005
	(43)	(44)	(45)	(46)	(47)	(48)
<b>1. Capital</b>	<b>6792</b>	<b>6792</b>	<b>16782</b>	<b>16782</b>	<b>3584</b>	<b>3584</b>
	(66.2)	(63.3)	(24.4)	(12.8)	(62.7)	(47.3)
<b>2. Reserves and Surplus</b>	<b>505</b>	<b>505</b>	<b>5142</b>	<b>9830</b>	<b>373</b>	<b>376</b>
	(4.9)	(4.7)	(7.5)	(7.5)	(6.5)	(5.0)
2.1. Statutory Reserves	505	505	2025	3198	148	149
2.2. Capital Reserves	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	—	—	1050	1520	6	6
2.5. Revenue and other Reserves	—	—	—	—	219	221
2.6. Balance of Profit	—	—	2067	5112	—	—
<b>3. Deposits</b>	<b>—</b>	<b>—</b>	<b>39178</b>	<b>93023</b>	<b>1650</b>	<b>3447</b>
	—	—	(56.9)	(71.1)	(28.9)	(45.5)
<b>Type-wise</b>						
3A.1. Demand deposits	—	—	8028	37061	863	1747
(i) From banks	—	—	—	—	—	37
(ii) From others	—	—	8028	37061	863	1710
3A.2. Savings bank deposits	—	—	—	—	64	197
3A.3. Term deposits	—	—	31150	55962	723	1503
(i) From banks	—	—	—	—	—	—
(ii) From others	—	—	31150	55962	723	1503
<b>Location-wise</b>						
3B.1. Deposits of branches in India	—	—	39178	93024	1651	3446
3B.2. Deposits of branches outside India	—	—	—	—	—	—
<b>4. Borrowings</b>	<b>—</b>	<b>—</b>	<b>2860</b>	<b>7924</b>	<b>50</b>	<b>—</b>
	—	—	(4.2)	(6.1)	(0.9)	—
4.1. Borrowings in India	—	—	2373	7924	50	—
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	1500	7924	—	—
(iii) From other institutions and agencies	—	—	873	—	50	—
4.2. Borrowings outside India	—	—	487	—	—	—
Secured borrowing included in 4.	—	—	—	—	—	—
<b>5. Other liabilities</b>	<b>2956</b>	<b>3436</b>	<b>4832</b>	<b>3220</b>	<b>60</b>	<b>168</b>
	(28.8)	(32.0)	(7.0)	(2.5)	(1.0)	(2.2)
5.1. Bills Payable	—	—	1	2	3	27
5.2. Inter-office adjustments	—	—	—	—	—	—
5.3. Interest accrued	—	—	365	663	36	25
5.4. Others (including provisions)	2956	3436	4466	2555	21	116
<b>Total Liabilities</b>	<b>10253</b>	<b>10733</b>	<b>68794</b>	<b>130779</b>	<b>5717</b>	<b>7575</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**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 — 2004 AND 2005 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ING Bank		JP Morgan Chase Bank		Krung Thai Bank	
	2004	2005	2004	2005	2004	2005
	(43)	(44)	(45)	(46)	(47)	(48)
<b>1. Cash in hand</b>	—	—	—	—	<b>6</b>	<b>1</b>
	—	—	—	—	(0.1)	(0.0)
<b>2. Balances with RBI</b>	<b>1532</b>	<b>930</b>	<b>22125</b>	<b>11985</b>	<b>76</b>	<b>216</b>
	(14.9)	(8.7)	(32.2)	(9.2)	(1.3)	(2.9)
<b>3. Balances with banks in India</b>	<b>78</b>	<b>215</b>	<b>39</b>	<b>1</b>	<b>2523</b>	<b>1457</b>
	(0.8)	(2.0)	(0.1)	(0.0)	(44.1)	(19.2)
<b>4. Money at call and short notice</b>	—	<b>2900</b>	<b>8600</b>	<b>51234</b>	—	<b>120</b>
	—	(27.0)	(12.5)	(39.2)	—	(1.6)
<b>5. Balances with banks outside India</b>	<b>11</b>	—	—	<b>201</b>	<b>393</b>	<b>483</b>
	(0.1)	—	—	(0.2)	(6.9)	(6.4)
<b>6. Investments</b>	<b>860</b>	—	<b>29537</b>	<b>38024</b>	<b>845</b>	<b>3314</b>
	(8.4)	—	(42.9)	(29.1)	(14.8)	(43.8)
6.1. Investments in India	<b>860</b>	—	<b>29537</b>	<b>38024</b>	<b>845</b>	<b>3314</b>
(i) Government securities	—	—	27596	33470	705	2594
(ii) Other approved securities	—	—	79	—	—	—
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	860	—	2003	4951	140	720
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	-141	-397	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
<b>7. Advances</b>	<b>112</b>	—	—	<b>15000</b>	<b>1550</b>	<b>1622</b>
	(1.1)	—	—	(11.5)	(27.1)	(21.4)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	—	—	—	—	403	429
7A.2. Cash credits, overdrafts & loans	—	—	—	15000	1049	1117
7A.3. Term loans	112	—	—	—	98	76
<b>Security-wise</b>						
7B.1. Secured by tangible assets	112	—	—	—	1361	1550
7B.2. Covered by Bank/Government Guarantees	—	—	—	—	—	—
7B.3. Unsecured	—	—	—	15000	190	72
<b>Sector-wise</b>						
7C. I. Advances in India	112	—	—	15000	1550	1622
(i) Priority sectors	—	—	—	—	537	666
(ii) Public sectors	—	—	—	—	—	—
(iii) Banks	—	—	—	—	—	—
(iv) Others	112	—	—	15000	1013	956
7C.II. Advances outside India	—	—	—	—	—	—
<b>8. Fixed Assets</b>	—	—	<b>84</b>	<b>164</b>	<b>37</b>	<b>64</b>
	—	—	(0.1)	(0.1)	(0.6)	(0.8)
8.1. Premises	—	—	—	—	—	—
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	—	—	84	164	37	64
<b>9. Other Assets</b>	<b>7660</b>	<b>6690</b>	<b>8411</b>	<b>14173</b>	<b>288</b>	<b>296</b>
	(74.7)	(62.3)	(12.2)	(10.8)	(5.0)	(3.9)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—
9.2. Interest accrued	46	15	571	432	49	72
9.3. Tax paid	1413	800	382	1036	88	79
9.4. Stationery and Stamps	—	—	—	—	—	—
9.5. Others	6201	5875	7458	12705	151	145
<b>Total Assets</b>	<b>10253</b>	<b>10735</b>	<b>68796</b>	<b>130782</b>	<b>5718</b>	<b>7573</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)**
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2004	2005	2004	2005	2004	2005
	(49)	(50)	(51)	(52)	(53)	(54)
<b>1. Capital</b>	<b>4838</b>	<b>4838</b>	<b>14434</b>	<b>14434</b>	<b>14694</b>	<b>15456</b>
	(14.1)	(14.4)	(49.2)	(31.7)	(27.8)	(35.0)
<b>2. Reserves and Surplus</b>	<b>672</b>	<b>1042</b>	<b>1287</b>	<b>1981</b>	<b>586</b>	<b>586</b>
	(2.0)	(3.1)	(4.4)	(4.4)	(1.1)	(1.3)
2.1. Statutory Reserves	1365	1457	321	564	569	569
2.2. Capital Reserves	208	208	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	135	135	234	604	17	17
2.5. Revenue and other Reserves	1677	1677	365	365	—	—
2.6. Balance of Profit	-2713	-2435	367	448	—	—
<b>3. Deposits</b>	<b>27924</b>	<b>26869</b>	<b>5125</b>	<b>10984</b>	<b>28638</b>	<b>22522</b>
	(81.3)	(79.9)	(17.5)	(24.1)	(54.1)	(51.0)
<b>Type-wise</b>						
3A.1. Demand deposits	1652	1469	1356	1081	1184	1189
(i) From banks	518	395	81	25	75	77
(ii) From others	1134	1074	1275	1056	1109	1112
3A.2. Savings bank deposits	525	396	5	55	4513	4115
3A.3. Term deposits	25747	25004	3764	9848	22941	17218
(i) From banks	23636	23636	—	6000	175	218
(ii) From others	2111	1368	3764	3848	22766	17000
<b>Location-wise</b>						
3B.1. Deposits of branches in India	27925	26869	5125	10984	28637	22521
3B.2. Deposits of branches outside India	—	—	—	—	—	—
<b>4. Borrowings</b>	<b>—</b>	<b>—</b>	<b>7422</b>	<b>17538</b>	<b>4372</b>	<b>2537</b>
	—	—	(25.3)	(38.5)	(8.3)	(5.7)
4.1. Borrowings in India	—	—	3050	10670	—	—
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	3050	10670	—	—
(iii) From other institutions and agencies	—	—	—	—	—	—
4.2. Borrowings outside India	—	—	4372	6868	4372	2537
Secured borrowing included in 4.	—	—	—	—	—	—
<b>5. Other liabilities</b>	<b>918</b>	<b>871</b>	<b>1040</b>	<b>587</b>	<b>4620</b>	<b>3074</b>
	(2.7)	(2.6)	(3.5)	(1.3)	(8.7)	(7.0)
5.1. Bills Payable	120	31	19	21	447	32
5.2. Inter-office adjustments	—	—	—	—	3	—
5.3. Interest accrued	626	616	43	136	3457	2436
5.4. Others (including provisions)	172	224	978	430	713	606
<b>Total Liabilities</b>	<b>34352</b>	<b>33620</b>	<b>29308</b>	<b>45524</b>	<b>52910</b>	<b>44175</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

**Source** : Annual accounts of banks of respective years .

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FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2004	2005	2004	2005	2004	2005
	(49)	(50)	(51)	(52)	(53)	(54)
<b>1. Cash in hand</b>	<b>16</b>	<b>5</b>	<b>1</b>	<b>3</b>	<b>35</b>	<b>33</b>
	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)
<b>2. Balances with RBI</b>	<b>980</b>	<b>940</b>	<b>512</b>	<b>480</b>	<b>2340</b>	<b>1591</b>
	(2.9)	(2.8)	(1.7)	(1.1)	(4.4)	(3.6)
<b>3. Balances with banks in India</b>	<b>7250</b>	<b>4000</b>	<b>3999</b>	<b>24</b>	<b>38</b>	<b>56</b>
	(21.1)	(11.9)	(13.6)	(0.1)	(0.1)	(0.1)
<b>4. Money at call and short notice</b>	<b>152</b>	<b>700</b>	<b>—</b>	<b>—</b>	<b>16700</b>	<b>10094</b>
	(0.4)	(2.1)	—	—	(31.6)	(22.9)
<b>5. Balances with banks outside India</b>	<b>745</b>	<b>827</b>	<b>133</b>	<b>103</b>	<b>758</b>	<b>58</b>
	(2.2)	(2.5)	(0.5)	(0.2)	(1.4)	(0.1)
<b>6. Investments</b>	<b>20635</b>	<b>23379</b>	<b>3257</b>	<b>15117</b>	<b>14171</b>	<b>12757</b>
	(60.1)	(69.6)	(11.1)	(33.2)	(26.8)	(28.9)
6.1. Investments in India	20635	23379	3257	15117	14171	12757
(i) Government securities	7633	10477	3257	7108	14071	12657
(ii) Other approved securities	102	102	—	—	100	100
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	12900	12800	—	2200	—	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	—	5809	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
<b>7. Advances</b>	<b>1742</b>	<b>1878</b>	<b>18180</b>	<b>26669</b>	<b>1744</b>	<b>1273</b>
	(5.1)	(5.6)	(62.0)	(58.6)	(3.3)	(2.9)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	1373	1812	610	540	432	442
7A.2. Cash credits, overdrafts & loans	172	1	15569	21938	918	632
7A.3. Term loans	197	65	2001	4191	394	199
<b>Security-wise</b>						
7B.1. Secured by tangible assets	355	61	15416	12548	1743	1272
7B.2. Covered by Bank/Government Guarantees	873	1812	—	—	—	—
7B.3. Unsecured	514	5	2763	14120	—	—
<b>Sector-wise</b>						
7C. I. Advances in India	1742	1878	18180	26668	1743	1272
(i) Priority sectors	1046	1812	57	5397	619	435
(ii) Public sectors	—	—	—	—	—	—
(iii) Banks	327	—	—	—	—	—
(iv) Others	369	66	18123	21271	1124	837
7C.II. Advances outside India	—	—	—	—	—	—
<b>8. Fixed Assets</b>	<b>34</b>	<b>40</b>	<b>204</b>	<b>244</b>	<b>1979</b>	<b>1859</b>
	(0.1)	(0.1)	(0.7)	(0.5)	(3.7)	(4.2)
8.1. Premises	—	—	108	105	1952	1844
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	34	40	96	139	27	15
<b>9. Other Assets</b>	<b>2798</b>	<b>1851</b>	<b>3021</b>	<b>2885</b>	<b>15144</b>	<b>16454</b>
	(8.1)	(5.5)	(10.3)	(6.3)	(28.6)	(37.2)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—
9.2. Interest accrued	790	759	337	458	460	407
9.3. Tax paid	1459	648	—	—	539	488
9.4. Stationery and Stamps	—	—	—	—	—	—
9.5. Others	549	444	2684	2427	14145	15559
<b>Total Assets</b>	<b>34352</b>	<b>33620</b>	<b>29307</b>	<b>45525</b>	<b>52909</b>	<b>44175</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)**
**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Societe Generale		Sonali Bank		Standard Chartered Bank	
	2004	2005	2004	2005	2004	2005
	(55)	(56)	(57)	(58)	(59)	(60)
<b>1. Capital</b>	<b>14437</b>	<b>29835</b>	<b>20</b>	<b>20</b>	<b>51542</b>	<b>51542</b>
	(19.7)	(33.5)	(0.6)	(0.6)	(1.5)	(1.4)
<b>2. Reserves and Surplus</b>	<b>823</b>	<b>2346</b>	<b>488</b>	<b>543</b>	<b>221793</b>	<b>271862</b>
	(1.1)	(2.6)	(13.8)	(16.7)	(6.5)	(7.3)
2.1. Statutory Reserves	1650	2031	308	345	86794	101833
2.2. Capital Reserves	581	—	28	28	17941	22784
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	—	1501	—	2	26004	41004
2.5. Revenue and other Reserves	—	—	—	—	57274	78443
2.6. Balance of Profit	-1408	-1186	152	168	33780	27798
<b>3. Deposits</b>	<b>41246</b>	<b>52655</b>	<b>2864</b>	<b>2224</b>	<b>1994898</b>	<b>2252224</b>
	(56.2)	(59.1)	(80.9)	(68.3)	(58.1)	(60.4)
<b>Type-wise</b>						
3A.1. Demand deposits	2541	2439	2091	1535	512452	594383
(i) From banks	11	45	1145	722	16001	20924
(ii) From others	2530	2394	946	813	496451	573459
3A.2. Savings bank deposits	330	40	154	146	381918	445734
3A.3. Term deposits	38375	50176	619	543	1100528	1212107
(i) From banks	—	6236	—	—	114073	114073
(ii) From others	38375	43940	619	543	986455	1098034
<b>Location-wise</b>						
3B.1. Deposits of branches in India	41247	52654	1720	1502	1994898	2252224
3B.2. Deposits of branches outside India	—	—	1145	722	—	—
<b>4. Borrowings</b>	<b>14498</b>	<b>500</b>	<b>—</b>	<b>—</b>	<b>612404</b>	<b>631227</b>
	(19.7)	(0.6)	—	—	(17.8)	(16.9)
4.1. Borrowings in India	14236	500	—	—	354007	293551
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	11736	500	—	—	173780	221824
(iii) From other institutions and agencies	2500	—	—	—	180227	71727
4.2. Borrowings outside India	262	—	—	—	258397	337676
Secured borrowing included in 4.	—	—	—	—	—	—
<b>5. Other liabilities</b>	<b>2410</b>	<b>3761</b>	<b>169</b>	<b>467</b>	<b>553911</b>	<b>521787</b>
	(3.3)	(4.2)	(4.8)	(14.4)	(16.1)	(14.0)
5.1. Bills Payable	87	108	—	—	35429	31618
5.2. Inter-office adjustments	35	—	2	20	—	—
5.3. Interest accrued	630	613	8	8	28942	28113
5.4. Others (including provisions)	1658	3040	159	439	489540	462056
<b>Total Liabilities</b>	<b>73414</b>	<b>89097</b>	<b>3541</b>	<b>3254</b>	<b>3434548</b>	<b>3728642</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**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 — 2004 AND 2005 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Societe Generale		Sonali Bank		Standard Chartered Bank	
	2004	2005	2004	2005	2004	2005
	(55)	(56)	(57)	(58)	(59)	(60)
<b>1. Cash in hand</b>	<b>23</b>	<b>26</b>	<b>104</b>	<b>42</b>	<b>8279</b>	<b>10439</b>
	(0.0)	(0.0)	(2.9)	(1.3)	(0.2)	(0.3)
<b>2. Balances with RBI</b>	<b>2190</b>	<b>2883</b>	<b>226</b>	<b>358</b>	<b>95307</b>	<b>111031</b>
	(3.0)	(3.2)	(6.4)	(11.0)	(2.8)	(3.0)
<b>3. Balances with banks in India</b>	<b>39</b>	<b>60</b>	<b>55</b>	<b>65</b>	<b>17613</b>	<b>18571</b>
	(0.1)	(0.1)	(1.6)	(2.0)	(0.5)	(0.5)
<b>4. Money at call and short notice</b>	<b>—</b>	<b>2975</b>	<b>200</b>	<b>200</b>	<b>38990</b>	<b>7934</b>
	—	(3.3)	(5.6)	(6.1)	(1.1)	(0.2)
<b>5. Balances with banks outside India</b>	<b>383</b>	<b>345</b>	<b>1544</b>	<b>970</b>	<b>5372</b>	<b>6957</b>
	(0.5)	(0.4)	(43.6)	(29.8)	(0.2)	(0.2)
<b>6. Investments</b>	<b>45939</b>	<b>59332</b>	<b>633</b>	<b>719</b>	<b>1007870</b>	<b>1016018</b>
	(62.6)	(66.6)	(17.9)	(22.1)	(29.3)	(27.3)
6.1. Investments in India	45939	59332	633	719	1007870	1016018
(i) Government securities	44437	59322	444	440	699768	757750
(ii) Other approved securities	—	—	—	—	2594	10500
(iii) Shares	97	10	—	—	42967	40967
(iv) Debentures and Bonds	1405	—	—	—	262534	190587
(v) Subsidiaries and/or joint ventures	—	—	—	—	7	7
(vi) Others	—	—	189	279	—	16207
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
<b>7. Advances</b>	<b>17083</b>	<b>15920</b>	<b>564</b>	<b>597</b>	<b>1615226</b>	<b>1997032</b>
	(23.3)	(17.9)	(15.9)	(18.3)	(47.0)	(53.7)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	1771	390	328	414	99329	143955
7A.2. Cash credits, overdrafts & loans	5940	7342	236	183	779985	776841
7A.3. Term loans	9372	8188	—	—	735912	1076236
<b>Security-wise</b>						
7B.1. Secured by tangible assets	12339	11067	223	202	1031514	1321816
7B.2. Covered by Bank/Government Guarantees	439	222	—	—	76166	120476
7B.3. Unsecured	4305	4631	341	395	507546	554740
<b>Sector-wise</b>						
7C. I. Advances in India	17083	15920	564	597	1615225	1997031
(i) Priority sectors	2265	2145	10	8	397562	582547
(ii) Public sectors	—	—	—	—	14441	26507
(iii) Banks	8	—	—	—	—	—
(iv) Others	14810	13775	554	589	1203222	1387977
7C.II. Advances outside India	—	—	—	—	—	—
<b>8. Fixed Assets</b>	<b>3602</b>	<b>3327</b>	<b>15</b>	<b>13</b>	<b>43817</b>	<b>42184</b>
	(4.9)	(3.7)	(0.4)	(0.4)	(1.3)	(1.1)
8.1. Premises	3421	3179	—	—	38716	37491
8.2. Fixed assets under construction	—	—	—	—	—	500
8.3. Other Fixed assets	181	148	15	13	5101	4193
<b>9. Other Assets</b>	<b>4155</b>	<b>4228</b>	<b>203</b>	<b>290</b>	<b>602075</b>	<b>518476</b>
	(5.7)	(4.7)	(5.7)	(8.9)	(17.5)	(13.9)
9.1. Inter - office adjustments (net)	—	—	23	27	—	—
9.2. Interest accrued	516	1388	10	13	35447	23559
9.3. Tax paid	1758	1021	128	238	58629	48696
9.4. Stationery and Stamps	—	—	2	1	52	44
9.5. Others	1881	1819	40	11	507947	446177
<b>Total Assets</b>	<b>73414</b>	<b>89096</b>	<b>3544</b>	<b>3254</b>	<b>3434549</b>	<b>3728642</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)