

**Appendix Table III.1(C): Consolidated Balance Sheet of Foreign Banks in India**  
(As at end-March)

(Amount in Rs. crore)

Item	2004		2005	
	Amount	Per cent to total	Amount	Per cent to total
1	2	3	4	5
<b>Liabilities</b>				
1. Capital	4,644.53	3.42	7,012.90	4.55
2. Reserves and Surplus	10,200.61	7.52	11,968.42	7.77
3. Deposits	80,205.49	59.13	86,504.76	56.13
3.1 Demand Deposits	21,784.27	16.06	26,068.49	16.91
3.2 Savings Bank Deposits	12,567.56	9.27	15,505.33	10.06
3.3 Term Deposits	45,853.66	33.81	44,930.94	29.15
4. Borrowings	24,939.75	18.39	30,993.21	20.11
5. Other Liabilities and Provisions	15,649.74	11.54	17,649.07	11.45
<b>Total Liabilities</b>	<b>1,35,640.12</b>	<b>100.00</b>	<b>1,54,128.36</b>	<b>100.00</b>
<b>Assets</b>				
1. Cash and balances with RBI	7,278.23	5.37	6,770.41	4.39
2. Balances with banks and money at call and short notice	9,419.38	6.94	11,260.75	7.31
3. Investments	41,586.86	30.66	42,518.36	27.59
3.1 In Government Securities (a+b)	32,671.94	24.09	34,116.70	22.14
a) In India	32,671.94	24.09	34,116.70	22.14
b) Outside India	-	-	-	-
3.2 In other approved Securities	172.22	0.13	215.22	0.14
3.3 In non-approved Securities	8,742.70	6.45	8,186.44	5.31
4. Loans and Advances	60,507.40	44.61	75,318.25	48.87
4.1 Bills purchased and discounted	6,172.92	4.55	7,515.55	4.88
4.2 Cash Credit, Overdrafts, etc.	26,729.84	19.71	30,771.73	19.97
4.3 Term Loans	27,604.64	20.35	37,030.97	24.03
5. Fixed Assets	1,953.46	1.44	1,882.71	1.22
6. Other Assets	14,894.79	10.98	16,377.88	10.63
<b>Total Assets</b>	<b>1,35,640.12</b>	<b>100.00</b>	<b>1,54,128.36</b>	<b>100.00</b>

- : Nil/Negligible.

Source : Balance sheets of respective banks.