

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -  
1996 -97 (Part 8 of 30)  
FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of Bahrain & Kuwait		Bank of Nova Scotia		Bank of Tokyo		Banque Indosuez		Banque Nationale de Paris	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Capital</b>	<b>1868</b>	<b>1868</b>	<b>3136</b>	<b>5530</b>	<b>8618</b>	<b>9978</b>	<b>1000</b>	<b>-</b>	<b>100</b>	<b>100</b>
	(6.4)	(4.8)	(6.9)	(8.4)	(5.6)	(5.9)	(0.7)	-	(0.1)	(0.1)
<b>2. Reserves and Surplus</b>	<b>1836</b>	<b>1934</b>	<b>704</b>	<b>327</b>	<b>3922</b>	<b>4873</b>	<b>5565</b>	<b>7286</b>	<b>13667</b>	<b>15191</b>
	(6.3)	(4.9)	(1.5)	(0.5)	(2.5)	(2.9)	(3.9)	(6.4)	(13.7)	(11.6)
2.1. Statutory Reserves	428	478	320	320	2488	2988	1174	1174	1541	2015
2.2. Capital Reserves	-	52	-	7	-	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	100	-	-	-	-	963	5240	10232	10716
2.5. Balance of Profit	1408	1304	384	-	1435	1885	3428	872	1894	2461
<b>3. Deposits</b>	<b>21336</b>	<b>28893</b>	<b>14021</b>	<b>39079</b>	<b>89547</b>	<b>103874</b>	<b>73378</b>	<b>77140</b>	<b>41753</b>	<b>64437</b>
	(73.5)	(73.9)	(30.8)	(59.4)	(57.7)	(61.9)	(51.0)	(67.5)	(41.9)	(49.1)
3.1. Demand Deposits	649	1294	1306	2418	21828	26088	6187	6205	19158	21331
(i) From Banks	26	105	202	293	3232	2750	32	78	54	12
(ii) From Others	624	1189	1104	2125	18596	23338	6155	6126	19103	21319
3.2. Savings Deposits	908	752	317	750	5167	5194	1224	2022	1721	2455
3.3. Term Deposits	19778	26847	12398	35911	62552	72592	65967	68913	20875	40652
(i) From Banks	-	-	3743	17403	7937	36177	564	-	-	-
(ii) From Others	19778	26847	8655	18508	54615	36415	65404	68913	20875	40652
3.A. Deposits of branches in India	21336	28893	14021	39079	89547	103874	73378	77140	41753	64437
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>1938</b>	<b>3309</b>	<b>26502</b>	<b>17347</b>	<b>43356</b>	<b>37274</b>	<b>55637</b>	<b>20710</b>	<b>39113</b>	<b>44563</b>
	(6.7)	(8.5)	(58.1)	(26.4)	(27.9)	(22.2)	(38.7)	(18.1)	(39.2)	(33.9)
4.1. Borrowings in India	1938	3309	21662	17331	43335	18000	55621	20710	39078	44510
(i) From Reserve Bank of India	1460	-	142	6985	10630	-	2400	-	7408	-
(ii) From other Banks	419	3300	18020	10000	23800	11000	24700	9510	25622	17587
(iii) From other Institutions and Agencies	59	9	3500	346	8905	7000	28521	11200	6048	26923
4.2. Borrowings outside India	-	-	4839	17	21	19274	16	-	35	53
<b>5. Other liabilities</b>	<b>2049</b>	<b>3100</b>	<b>1223</b>	<b>3484</b>	<b>9790</b>	<b>11771</b>	<b>9301</b>	<b>9182</b>	<b>5099</b>	<b>7022</b>
	(7.1)	(7.9)	(2.7)	(5.3)	(6.3)	(7.0)	(6.5)	(8.0)	(5.1)	(5.3)
5.1. Bills Payable	177	78	348	2264	1830	2929	1020	627	1611	2010
5.2. Inter-office Adjustments	139	31	-	-	549	1935	800	-	859	2521
5.3. Interest Accrued	789	1555	528	778	1681	1502	3813	4444	578	893

5.4. Others (including provisions)	944	1436	347	443	5731	5405	3667	4112	2050	1598
<b>Total Liabilities</b>	<b>29026</b>	<b>39104</b>	<b>45586</b>	<b>65768</b>	<b>155234</b>	<b>167770</b>	<b>143881</b>	<b>114318</b>	<b>99732</b>	<b>131313</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of Bahrain & Kuwait		Bank of Nova Scotia		Bank of Tokyo		Banque Indosuez		Banque Nationale de Paris	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Cash in hand</b>	<b>30</b>	<b>15</b>	<b>34</b>	<b>18</b>	<b>275</b>	<b>330</b>	<b>15</b>	<b>47</b>	<b>80</b>	<b>90</b>
	(0.1)	-	(0.1)	-	(0.2)	(0.2)	-	-	(0.1)	(0.1)
<b>2. Balances with RBI</b>	<b>1104</b>	<b>1164</b>	<b>2743</b>	<b>4642</b>	<b>16970</b>	<b>8762</b>	<b>13869</b>	<b>7550</b>	<b>9449</b>	<b>8684</b>
	(3.8)	(3.0)	(6.0)	(7.1)	(10.9)	(5.2)	(9.6)	(6.6)	(9.5)	(6.6)
<b>3. Balances with banks in India</b>	<b>9</b>	<b>7</b>	<b>349</b>	<b>1108</b>	<b>1628</b>	<b>1839</b>	<b>150</b>	<b>60</b>	<b>135</b>	<b>136</b>
	-	-	(0.8)	(1.7)	(1.0)	(1.1)	(0.1)	(0.1)	(0.1)	(0.1)
<b>4. Money at call and short notice</b>	<b>-</b>	<b>3591</b>	<b>-</b>	<b>-</b>	<b>2856</b>	<b>-</b>	<b>-</b>	<b>1000</b>	<b>5248</b>	<b>10415</b>
	-	(9.2)	-	-	(1.8)	-	-	(0.9)	(5.3)	(7.9)
<b>5. Balances with banks outside India</b>	<b>2747</b>	<b>299</b>	<b>1883</b>	<b>1707</b>	<b>1021</b>	<b>1374</b>	<b>42369</b>	<b>32449</b>	<b>2248</b>	<b>2427</b>
<b>6. Investments</b>	<b>5916</b>	<b>9002</b>	<b>7756</b>	<b>11672</b>	<b>29094</b>	<b>35405</b>	<b>30163</b>	<b>30930</b>	<b>16754</b>	<b>35217</b>
	(20.4)	(23.0)	(17.0)	(17.7)	(18.7)	(21.1)	(21.0)	(27.1)	(16.8)	(26.8)
6.A. Investments in India	5916	9002	7756	11672	29094	35405	30163	30930	16754	35217
(i) Government securities	5783	8847	7736	10752	26279	32700	25635	22722	16001	23829
(ii) Other approved securities	99	84	20	20	2580	2480	-	-	248	248
(iii) Shares	-	-	-	-	104	104	4	4	4	2
(iv) Debentures and Bonds	-	71	-	900	31	22	4524	5505	501	1501
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	34	-	-	-	100	100	-	2700	-	9636
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>18045</b>	<b>22751</b>	<b>30565</b>	<b>43188</b>	<b>96160</b>	<b>109340</b>	<b>47612</b>	<b>30298</b>	<b>52985</b>	<b>59920</b>
	(62.2)	(58.2)	(67.0)	(65.7)	(61.9)	(65.2)	(33.1)	(26.5)	(53.1)	(45.6)
7.1. Bills purchased and discounted	5646	9247	8524	3940	15169	18770	12758	2822	7849	9218
7.2. Cash credits, overdrafts & loans	5577	4171	15630	20686	67760	69894	26096	13965	39040	39546
7.3. Term loans	6822	9333	6411	18562	13231	20676	8758	13512	6096	11155
<b>8. Fixed Assets</b>	<b>202</b>	<b>666</b>	<b>234</b>	<b>267</b>	<b>486</b>	<b>1805</b>	<b>1294</b>	<b>1319</b>	<b>7380</b>	<b>7723</b>
	(0.7)	(1.7)	(0.5)	(0.4)	(0.3)	(1.1)	(0.9)	(1.2)	(7.4)	(5.9)
8.1. Premises	-	666	96	96	132	796	1103	1048	6983	7139
8.2. Other Fixed assets	202	-	138	171	354	1009	190	271	397	585
<b>9. Other Assets</b>	<b>973</b>	<b>1609</b>	<b>2022</b>	<b>3165</b>	<b>6745</b>	<b>8916</b>	<b>8410</b>	<b>10663</b>	<b>5453</b>	<b>6702</b>
	(3.4)	(4.1)	(4.4)	(4.8)	(4.3)	(5.3)	(5.8)	(9.3)	(5.5)	(5.1)
9.1. Inter - office adjustments (net)	335	-	3	7	-	-	-	796	-	-
9.2. Interest accrued	165	422	665	773	2734	2401	2400	1640	602	1187
9.3. Tax paid	-	631	176	321	-	-	1280	2738	835	663
9.4. Stationery and Stamps	-	-	-	-	-	-	1	2	1	7
9.5. Others	473	556	1178	2064	4010	6515	4728	5487	4016	4845
<b>Total Assets</b>	<b>29026</b>	<b>39104</b>	<b>45586</b>	<b>65768</b>	<b>155234</b>	<b>167770</b>	<b>143881</b>	<b>114318</b>	<b>99732</b>	<b>131313</b>

(100.0) (100.0) (100.0) (100.0) (100.0) (100.0) (100.0) (100.0) (100.0) (100.0)

**Note** : Figures in brackets indicate percent share in total.  
 - : Nil or negligible.  
**Source** : Annual accounts of banks.

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -1996 -97**  
**FOREIGN BANKS**

Items	(Amount in Rs. lakh)									
	As on 31st March									
	Barclays Bank		British Bank of Middle East		Chase Manhattan Bank		Cho Hung Bank		Citibank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
<b>1. Capital</b>	<b>2060</b>	<b>2060</b>	-	-	<b>3133</b>	<b>3156</b>	<b>3454</b>	-	-	-
	(5.9)	(5.0)	-	-	(73.8)	(55.7)	(40.9)	-	-	-
<b>2. Reserves and Surplus</b>	<b>1878</b>	<b>1952</b>	<b>9883</b>	<b>9964</b>	-	<b>27</b>	<b>119</b>	<b>81403</b>	<b>86814</b>	
	(5.3)	(4.7)	(9.1)	(9.1)	-	(0.5)	(1.4)	(9.4)	(9.0)	
2.1. Statutory Reserves	393	408	1705	1968	-	5	24	15080	16174	
2.2. Capital Reserves	-	-	2303	2329	-	-	-	-	-	
2.3. Share Premium	-	-	-	-	-	-	-	-	-	
2.4. Revenue and other Reserves	-	-	-	-	-	-	-	13223	13182	
2.5. Balance of Profit	1485	1544	5874	5667	-	22	95	53101	57457	
<b>3. Deposits</b>	<b>12875</b>	<b>21837</b>	<b>81226</b>	<b>89284</b>	<b>818</b>	<b>364</b>	<b>2167</b>	<b>677519</b>	<b>720352</b>	
	(36.6)	(52.6)	(74.9)	(81.9)	(19.3)	(6.4)	(25.6)	(78.2)	(74.6)	
3.1. Demand Deposits	462	1105	2350	8080	285	113	2149	85888	146187	
(i) From Banks	-	-	172	112	128	-	-	812	2087	
(ii) From Others	462	1105	2178	7968	157	113	2149	85077	144099	
3.2. Savings Deposits	121	111	3110	2653	-	-	17	21406	23628	
3.3. Term Deposits	12292	20621	75767	78551	533	251	-	570225	550538	
(i) From Banks	-	2917	-	-	-	-	-	59698	-	
(ii) From Others	12292	17704	75767	78551	533	251	0	510527	550538	
3.A. Deposits of branches in India	12875	21837	81226	89284	818	364	2167	677519	720352	
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	
<b>4. Borrowings</b>	<b>15993</b>	<b>14000</b>	<b>7586</b>	<b>25</b>	<b>19</b>	<b>1902</b>	<b>2500</b>	<b>56630</b>	<b>62155</b>	
	(45.5)	(33.7)	(7.0)	-	(0.4)	(33.6)	(29.6)	(6.5)	(6.4)	
4.1. Borrowings in India	15993	14000	7586	25	19	1900	2500	54134	59455	
(i) From Reserve Bank of India	5501	-	395	-	-	-	-	4931	17741	
(ii) From other Banks	7492	13500	7148	-	19	1900	1000	41018	25515	
(iii) From other Institutions and Agencies	3000	500	42	25	-	-	1500	8185	16199	
4.2. Borrowings outside India	-	-	-	-	-	2	-	2497	2700	

<b>5. Other liabilities</b>	<b>2328</b>	<b>1664</b>	<b>9780</b>	<b>9696</b>	<b>274</b>	<b>218</b>	<b>211</b>	<b>50328</b>	<b>95865</b>
	(6.6)	(4.0)	(9.0)	(8.9)	(6.4)	(3.9)	(2.5)	(5.8)	(9.9)
5.1. Bills Payable	212	53	824	365	1	-	-	15723	27527
5.2. Inter-office Adjustments	434	78	836	963	147	-	-	5131	27128
5.3. Interest Accrued	608	959	5864	5621	4	-	-	8749	8764
5.4. Others (including provisions)	1074	574	2256	2746	122	218	211	20724	32447
<b>Total Liabilities</b>	<b>35134</b>	<b>41513</b>	<b>108474</b>	<b>108969</b>	<b>4245</b>	<b>5668</b>	<b>8450</b>	<b>865880</b>	<b>965186</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March									
	Barclays Bank		British Bank of Middle East		Chase Manhattan Bank		Cho Hung Bank		Citibank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
<b>1. Cash in hand</b>	<b>3</b>	<b>5</b>	<b>46</b>	<b>41</b>	-	-	-	<b>16</b>	<b>1088</b>	<b>1529</b>
	-	-	-	-	-	-	(0.2)	(0.1)	(0.2)	(0.2)
<b>2. Balances with RBI</b>	<b>2124</b>	<b>1761</b>	<b>6762</b>	<b>2848</b>	<b>100</b>	<b>95</b>	<b>327</b>	<b>86661</b>	<b>46927</b>	<b>46927</b>
	(6.0)	(4.2)	(6.2)	(2.6)	(2.3)	(1.7)	(3.9)	(10.0)	(4.9)	(4.9)
<b>3. Balances with banks in India</b>	<b>113</b>	<b>90</b>	<b>74</b>	<b>587</b>	<b>10</b>	<b>46</b>	<b>22</b>	<b>25784</b>	<b>39070</b>	<b>39070</b>
	(0.3)	(0.2)	(0.1)	(0.5)	(0.2)	(0.8)	(0.3)	(3.0)	(4.0)	(4.0)
<b>4. Money at call and short notice</b>	<b>344</b>	-	-	<b>1000</b>	<b>770</b>	-	-	<b>35</b>	<b>5422</b>	<b>5422</b>
	(1.0)	-	-	(0.9)	(18.1)	-	-	-	(0.6)	(0.6)
<b>5. Balances with banks outside India</b>	<b>3</b>	<b>51</b>	<b>9373</b>	<b>17410</b>	<b>1785</b>	<b>6</b>	<b>57</b>	<b>91302</b>	<b>145736</b>	<b>145736</b>
<b>6. Investments</b>	<b>6201</b>	<b>16959</b>	<b>40620</b>	<b>35864</b>	<b>275</b>	<b>4028</b>	<b>2834</b>	<b>231655</b>	<b>232873</b>	<b>232873</b>
	(17.6)	(40.9)	(37.4)	(32.9)	(6.5)	(71.1)	(33.5)	(26.8)	(24.1)	(24.1)
6.A. Investments in India	6201	16959	40620	35864	275	4028	2834	231655	232873	232873
(i) Government securities	5939	14089	23476	25382	202	3961	896	154861	180870	180870
(ii) Other approved securities	262	262	2605	2686	73	67	-	4356	3653	3653
(iii) Shares	-	-	1	1	-	-	-	125	1	1
(iv) Debentures and Bonds	-	150	8796	7796	-	-	-	66240	34539	34539
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	1938	-	-	-
(vi) Others	-	2458	5743	-	-	-	-	6073	13810	13810
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>21930</b>	<b>17606</b>	<b>43886</b>	<b>43494</b>	-	-	<b>3980</b>	<b>347864</b>	<b>398438</b>	<b>398438</b>
	(62.4)	(42.4)	(40.5)	(39.9)	-	-	(47.1)	(40.2)	(41.3)	(41.3)
7.1. Bills purchased and discounted	3075	815	7868	4221	-	-	244	19164	19599	19599
7.2. Cash credits, overdrafts & loans	11158	6132	30463	3623	-	-	2936	143334	58060	58060
7.3. Term loans	7697	10658	5555	35649	-	-	800	185367	320780	320780
<b>8. Fixed Assets</b>	<b>1538</b>	<b>1482</b>	<b>2835</b>	<b>2748</b>	<b>269</b>	<b>179</b>	<b>153</b>	<b>15276</b>	<b>21114</b>	<b>21114</b>
	(4.4)	(3.6)	(2.6)	(2.5)	(6.3)	(3.2)	(1.8)	(1.8)	(2.2)	(2.2)
8.1. Premises	1234	1197	2622	2563	-	-	-	7132	8667	8667
8.2. Other Fixed assets	304	285	213	185	269	179	153	8144	12447	12447
<b>9. Other Assets</b>	<b>2879</b>	<b>3558</b>	<b>4880</b>	<b>4976</b>	<b>1037</b>	<b>1315</b>	<b>1062</b>	<b>66215</b>	<b>74077</b>	<b>74077</b>
	(8.2)	(8.6)	(4.5)	(4.6)	(24.4)	(23.2)	(12.6)	(7.6)	(7.7)	(7.7)
9.1. Inter - office adjustments (net)	-	-	-	-	-	267	-	1604	-	-

9.2. Interest accrued	1126	546	1294	1413	15	126	224	12598	16102
9.3. Tax paid	-	305	1995	1042	-	94	127	-	-
9.4. Stationery and Stamps	-	-	5	4	1	-	-	-	102
9.5. Others	1753	2707	1586	2516	1021	827	711	52013	57874
<b>Total Assets</b>	<b>35134</b>	<b>41513</b>	<b>108474</b>	<b>108969</b>	<b>4245</b>	<b>5668</b>	<b>8450</b>	<b>865880</b>	<b>965186</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**Note** : Figures in brackets indicate percent share in total.

- : Nil or negligible.

*Source* : Annual accounts of banks.