

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 9 of 30)
FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Commerz Bank		Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Capital	6972	7435	1565	3765	20	-	3134	3134	3193	3193
	(71.0)	(27.7)	(1.9)	(4.4)	-	-	(24.8)	(31.5)	(15.5)	(12.1)
2. Reserves and Surplus	-	49	3327	2620	25234	43393	88	323	-	-
	-	(0.2)	(4.0)	(3.1)	(13.2)	(14.8)	(0.7)	(3.2)	-	-
2.1. Statutory Reserves	-	10	1129	1427	1655	2880	19	66	-	-
2.2. Capital Reserves	-	-	-	23	25	29258	7	7	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	-	-	-	22637	2850	-	-	-	-
2.5. Balance of Profit	-	39	2198	1169	918	8405	61	249	-	-
3. Deposits	210	10262	61277	59513	134282	175667	1212	4077	6008	16809
	(2.1)	(38.2)	(73.0)	(70.1)	(70.2)	(59.8)	(9.6)	(41.0)	(29.1)	(63.8)
3.1. Demand Deposits	12	1165	5713	7841	32544	57609	342	383	866	3373
(i) From Banks	-	70	17	16	777	628	219	-	-	-
(ii) From Others	12	1095	5696	7825	31767	56981	123	383	866	3373
3.2. Savings Deposits	17	62	244	194	5094	6386	1	23	-	10
3.3. Term Deposits	181	9036	55320	51478	96644	111672	869	3671	5141	13426
(i) From Banks	-	-	-	-	24838	2500	-	800	2061	26
(ii) From Others	181	9036	55320	51478	71806	109172	869	2871	3080	13400
3.A. Deposits of branches in India	210	10262	61277	59513	134282	175667	1212	4077	6008	16809
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	2389	8210	11159	13548	1084	48445	7812	2200	8790	5000
	(24.3)	(30.6)	(13.3)	(16.0)	(0.6)	(16.5)	(61.8)	(22.1)	(42.7)	(19.0)
4.1. Borrowings in India	2389	8210	11138	13474	886	47961	7812	2200	8790	5000
(i) From Reserve Bank of India	2389	2410	5294	-	85	-	1712	-	175	-
(ii) From other Banks	-	4300	5844	9882	34	46586	5100	1000	2000	5000
(iii) From other Institutions and Agencies	-	1500	-	3592	767	1375	1000	1200	6615	-
4.2. Borrowings outside India	-	-	22	75	199	484	-	-	-	-
5. Other liabilities	253	875	6594	5493	30663	26201	405	220	2619	1357
	(2.6)	(3.3)	(7.9)	(6.5)	(16.0)	(8.9)	(3.2)	(2.2)	(12.7)	(5.1)
5.1. Bills Payable	-	-	2590	922	13183	4364	34	52	1964	96
5.2. Inter-office Adjustments	-	-	1	5	11644	10212	26	1	-	646
5.3. Interest Accrued	1	75	851	1097	1922	3691	83	34	101	167

5.4. Others (including provisions)	252	800	3152	3469	3914	7934	261	132	554	448
Total Liabilities	9825	26831	83923	84939	191284	293706	12650	9954	20609	26359
	(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									
	Commerz Bank		Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash in hand	-	2	33	32	120	231	3	7	4	8
	-	-	-	-	(0.1)	(0.1)	-	(0.1)	-	-
2. Balances with RBI	85	1336	3519	6043	14441	16234	760	415	1286	1199
	(0.9)	(5.0)	(4.2)	(7.1)	(7.5)	(5.5)	(6.0)	(4.2)	(6.2)	(4.5)
3. Balances with banks in India	12	174	2809	2061	9285	783	121	470	250	243
	(0.1)	(0.6)	(3.3)	(2.4)	(4.9)	(0.3)	(1.0)	(4.7)	(1.2)	(0.9)
4. Money at call and short notice	2225	-	-	-	-	467	-	-	3736	-
	(22.6)	-	-	-	-	(0.2)	-	-	(18.1)	-
5. Balances with banks outside India	-	2	6066	-	114	16577	1237	1256	2	1493
6. Investments	130	3819	16865	19816	35058	62997	821	1057	2896	6510
	(1.3)	(14.2)	(20.1)	(23.3)	(18.3)	(21.4)	(6.5)	(10.6)	(14.1)	(24.7)
6.A. Investments in India	130	3819	16865	19816	35058	62997	821	1057	2896	6510
(i) Government securities	130	3819	15203	18987	32047	52616	225	1057	2896	4828
(ii) Other approved securities	-	-	38	39	3	101	-	-	-	-
(iii) Shares	-	-	647	596	129	416	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	2849	9834	-	-	-	800
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	-	-	977	195	30	30	596	-	-	882
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	2826	16379	49127	51492	114122	169349	7733	4975	8687	14578
	(28.8)	(61.0)	(58.5)	(60.6)	(59.7)	(57.7)	(61.1)	(50.0)	(42.1)	(55.3)
7.1. Bills purchased and discounted	826	4032	2254	3841	20358	20311	3815	2463	573	2341
7.2. Cash credits, overdrafts & loans	2000	2684	18875	18670	70983	61401	646	890	3406	5232
7.3. Term loans	-	9662	27998	28981	22781	87638	3273	1622	4709	7005
8. Fixed Assets	753	675	230	293	9629	13177	170	157	678	517
	(7.7)	(2.5)	(0.3)	(0.3)	(5.0)	(4.5)	(1.3)	(1.6)	(3.3)	(2.0)
8.1. Premises	-	-	-	-	8134	10542	170	-	-	-
8.2. Other Fixed assets	753	675	230	293	1495	2635	-	157	678	517
9. Other Assets	3795	4444	5274	5202	8514	13890	1804	1617	3072	1811
	(38.6)	(16.6)	(6.3)	(6.1)	(4.5)	(4.7)	(14.3)	(16.2)	(14.9)	(6.9)
9.1. Inter - office adjustments (net)	344	755	-	-	175	51	-	-	196	-
9.2. Interest accrued	31	426	1060	837	1585	2251	188	58	120	143
9.3. Tax paid	-	9	233	640	2335	4598	9	16	-	85
9.4. Stationery and Stamps	-	-	-	-	38	117	-	-	-	-
9.5. Others	3419	3254	3981	3725	4380	6872	1607	1543	2756	1584
Total Assets	9825	26831	83923	84939	191284	293706	12650	9954	20609	26359

(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									
	Grindlays Bank		Hongkong & Shanghai Bank		International Netherlanden Bank		Mashreq Bank		Oman International Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	8516	8516	-	-	3133	4873	863	1220	1261	2642
	(1.1)	(0.9)	-	-	(7.3)	(9.6)	(1.5)	(3.1)	(4.1)	(6.6)
2. Reserves and Surplus	66160	79348	67346	77083	1718	582	2671	2873	1203	2009
	(8.7)	(8.7)	(12.9)	(13.3)	(4.0)	(1.2)	(4.5)	(7.3)	(4.0)	(5.0)
2.1. Statutory Reserves	7502	9389	6719	8489	-	286	672	713	408	569
2.2. Capital Reserves	28701	32930	53349	55000	1718	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	17756	20033	26	26	-	297	-	-	364	833
2.5. Balance of Profit	12200	16995	7252	13568	-	-	1999	2161	431	607
3. Deposits	524970	621114	384438	452725	1965	4622	36275	27253	19513	27165
	(68.7)	(67.7)	(73.7)	(78.2)	(4.6)	(9.1)	(61.8)	(69.6)	(64.2)	(67.6)
3.1. Demand Deposits	108751	142167	79370	114299	887	285	4808	5350	2680	2779
(i) From Banks	5392	5622	603	1261	79	19	44	329	-	47
(ii) From Others	103359	136545	78767	113037	808	1870	4764	5021	2680	2732
3.2. Savings Deposits	89016	103125	50918	59244	177	540	411	644	1832	1665
3.3. Term Deposits	327202	375822	254150	279183	902	2193	31056	21259	15000	22721
(i) From Banks	47609	20	-	-	-	-	519	326	1970	94
(ii) From Others	279593	375802	254150	279183	902	2193	30537	20933	13030	22628
3.A. Deposits of branches in India	524970	621114	384438	452725	1965	4622	36275	27253	19513	27165
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	113814	150453	28328	1580	35309	39018	15053	6500	6078	5970
	(14.9)	(16.4)	(5.4)	(0.3)	(82.5)	(77.1)	(25.6)	(16.6)	(20.0)	(14.9)
4.1. Borrowings in India	55500	85511	28314	1255	29455	33771	15053	6500	5799	5946
(i) From Reserve Bank of India	42408	15000	20158	-	2813	-	4153	-	679	-
(ii) From other Banks	3305	39205	7816	1000	20350	28000	5500	3500	4950	5515
(iii) From other Institutions and Agencies	9787	31306	340	255	6292	5771	5400	3000	170	430
4.2. Borrowings outside India	58314	64941	14	325	5854	5247	-	-	279	24

5. Other liabilities	51038	57746	41513	47855	663	1500	3857	1335	2342	2381
	(6.7)	(6.3)	(8.0)	(8.3)	(1.5)	(3.0)	(6.6)	(3.4)	(7.7)	(5.9)
5.1. Bills Payable	14847	23122	11526	14578	68	367	1391	269	460	384
5.2. Inter-office Adjustments	-	-	-	-	-	-	223	-	-	-
5.3. Interest Accrued	20240	15301	18445	20907	50	59	230	420	763	1535
5.4. Others (including provisions)	15951	19323	11543	12370	544	1075	2013	646	1120	461
Total Liabilities	764497	917177	521625	579244	42788	50596	58719	39181	30397	40168
	(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									
	Grindlays Bank		Hongkong & Shanghai Bank		International Netherlanden Bank		Mashreq Bank		Oman International Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash in hand	2147	2053	867	1391	2	4	30	37	26	29
	(0.3)	(0.2)	(0.2)	(0.2)	-	-	(0.1)	(0.1)	(0.1)	(0.1)
2. Balances with RBI	68227	72354	47644	34744	3570	3364	4809	2753	2538	1180
	(8.9)	(7.9)	(9.1)	(6.0)	(8.3)	(6.6)	(8.2)	(7.0)	(8.3)	(2.9)
3. Balances with banks in India	1224	1180	3766	8965	175	1130	88	45	85	182
	(0.2)	(0.1)	(0.7)	(1.5)	(0.4)	(2.2)	(0.1)	(0.1)	(0.3)	(0.5)
4. Money at call and short notice	2092	30588	-	11500	13549	7722	10756	2000	-	-
	(0.3)	(3.3)	-	(2.0)	(31.7)	(15.3)	(18.3)	(5.1)	-	-
5. Balances with banks outside India	23044	16571	21019	23190	67	176	130	986	3489	158
6. Investments	190129	239066	146063	186048	5110	18325	9945	7888	5414	7413
	(24.9)	(26.1)	(28.0)	(32.1)	(11.9)	(36.2)	(16.9)	(20.1)	(17.8)	(18.5)
6.A. Investments in India	190129	239066	146063	186048	5110	18325	9945	7888	5414	7413
(i) Government securities	152659	193220	95228	126839	5110	8330	9741	7736	5194	7213
(ii) Other approved securities	2071	2184	10490	8133	-	-	113	113	200	200
(iii) Shares	297	438	264	373	-	-	16	16	-	-
(iv) Debentures and Bonds	17155	21965	23771	25594	-	8036	305	23	20	-
(v) Subsidiaries and joint ventures	-	-	5	5	-	-	-	-	-	-
(vi) Others	17947	21258	16306	25103	-	1959	-	-	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	364619	429847	214590	221923	15761	14648	31064	22244	15778	21700
	(47.7)	(46.9)	(41.1)	(38.3)	(36.8)	(29.0)	(52.9)	(56.8)	(51.9)	(54.0)
7.1. Bills purchased and discounted	46062	42439	29511	31770	3603	38	10306	9981	5004	10138
7.2. Cash credits, overdrafts & loans	111050	74733	62653	55210	2761	6306	5886	7108	3608	3730
7.3. Term loans	207507	312676	122425	134943	9396	8304	14873	5156	7167	7832
8. Fixed Assets	37505	42152	38979	40054	328	365	186	289	476	2817
	(4.9)	(4.6)	(7.5)	(6.9)	(0.8)	(0.7)	(0.3)	(0.7)	(1.6)	(7.0)
8.1. Premises	29631	33492	33811	34984	-	-	-	-	380	2531
8.2. Other Fixed assets	7874	8660	5168	5070	328	365	186	289	96	286
9. Other Assets	75510	83364	48697	51430	3381	4861	1712	2939	2592	6688
	(9.9)	(9.1)	(9.3)	(8.9)	(9.9)	(9.6)	(2.9)	(7.5)	(8.5)	(16.7)
9.1. Inter - office adjustments (net)	2230	4632	-	-	-	-	-	-	808	5229

9.2. Interest accrued	6603	7417	11460	7155	399	716	400	280	386	508
9.3. Tax paid	2329	1851	7467	9234	54	218	888	1347	-	694
9.4. Stationery and Stamps	-	-	191	214	-	-	-	1	-	-
9.5. Others	64349	69465	29579	34827	2928	3927	423	1311	1398	256
Total Assets	764497	917177	521625	579244	42788	50596	58719	39181	30397	40168
	(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.