

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -  
1996 -97 (Part 10 of 30)  
FOREIGN BANKS**

(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)
<b>1. Capital</b>	<b>8516</b>	<b>8516</b>	-	-	<b>3133</b>	<b>4873</b>	<b>863</b>	<b>1220</b>	<b>1261</b>	<b>2642</b>
	(1.1)	(0.9)	-	-	(7.3)	(9.6)	(1.5)	(3.1)	(4.1)	(6.6)
<b>2. Reserves and Surplus</b>	<b>66160</b>	<b>79348</b>	<b>67346</b>	<b>77083</b>	<b>1718</b>	<b>582</b>	<b>2671</b>	<b>2873</b>	<b>1203</b>	<b>2009</b>
	(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
<b>3. Deposits</b>	<b>524970</b>	<b>621114</b>	<b>384438</b>	<b>452725</b>	<b>1965</b>	<b>4622</b>	<b>36275</b>	<b>27253</b>	<b>19513</b>	<b>27165</b>
	(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	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>113814</b>	<b>150453</b>	<b>28328</b>	<b>1580</b>	<b>35309</b>	<b>39018</b>	<b>15053</b>	<b>6500</b>	<b>6078</b>	<b>5970</b>
	(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
<b>5. Other liabilities</b>	<b>51038</b>	<b>57746</b>	<b>41513</b>	<b>47855</b>	<b>663</b>	<b>1500</b>	<b>3857</b>	<b>1335</b>	<b>2342</b>	<b>2381</b>
	(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
<b>Total Liabilities</b>	<b>764497</b>	<b>917177</b>	<b>521625</b>	<b>579244</b>	<b>42788</b>	<b>50596</b>	<b>58719</b>	<b>39181</b>	<b>30397</b>	<b>40168</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									
	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)
<b>1. Cash in hand</b>	<b>2147</b>	<b>2053</b>	<b>867</b>	<b>1391</b>	<b>2</b>	<b>4</b>	<b>30</b>	<b>37</b>	<b>26</b>	<b>29</b>
	(0.3)	(0.2)	(0.2)	(0.2)	-	-	(0.1)	(0.1)	(0.1)	(0.1)
<b>2. Balances with RBI</b>	<b>68227</b>	<b>72354</b>	<b>47644</b>	<b>34744</b>	<b>3570</b>	<b>3364</b>	<b>4809</b>	<b>2753</b>	<b>2538</b>	<b>1180</b>
	(8.9)	(7.9)	(9.1)	(6.0)	(8.3)	(6.6)	(8.2)	(7.0)	(8.3)	(2.9)
<b>3. Balances with banks in India</b>	<b>1224</b>	<b>1180</b>	<b>3766</b>	<b>8965</b>	<b>175</b>	<b>1130</b>	<b>88</b>	<b>45</b>	<b>85</b>	<b>182</b>
	(0.2)	(0.1)	(0.7)	(1.5)	(0.4)	(2.2)	(0.1)	(0.1)	(0.3)	(0.5)
<b>4. Money at call and short notice</b>	<b>2092</b>	<b>30588</b>	-	<b>11500</b>	<b>13549</b>	<b>7722</b>	<b>10756</b>	<b>2000</b>	-	-
	(0.3)	(3.3)	-	(2.0)	(31.7)	(15.3)	(18.3)	(5.1)	-	-
<b>5. Balances with banks outside India</b>	<b>23044</b>	<b>16571</b>	<b>21019</b>	<b>23190</b>	<b>67</b>	<b>176</b>	<b>130</b>	<b>986</b>	<b>3489</b>	<b>158</b>
<b>6. Investments</b>	<b>190129</b>	<b>239066</b>	<b>146063</b>	<b>186048</b>	<b>5110</b>	<b>18325</b>	<b>9945</b>	<b>7888</b>	<b>5414</b>	<b>7413</b>
	(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	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>364619</b>	<b>429847</b>	<b>214590</b>	<b>221923</b>	<b>15761</b>	<b>14648</b>	<b>31064</b>	<b>22244</b>	<b>15778</b>	<b>21700</b>
	(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
<b>8. Fixed Assets</b>	<b>37505</b>	<b>42152</b>	<b>38979</b>	<b>40054</b>	<b>328</b>	<b>365</b>	<b>186</b>	<b>289</b>	<b>476</b>	<b>2817</b>
	(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
<b>9. Other Assets</b>	<b>75510</b>	<b>83364</b>	<b>48697</b>	<b>51430</b>	<b>3381</b>	<b>4861</b>	<b>1712</b>	<b>2939</b>	<b>2592</b>	<b>6688</b>
	(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
<b>Total Assets</b>	<b>764497</b>	<b>917177</b>	<b>521625</b>	<b>579244</b>	<b>42788</b>	<b>50596</b>	<b>58719</b>	<b>39181</b>	<b>30397</b>	<b>40168</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**

(Amount in Rs. lakh)

Items	As on 31st March									
	Sakura Bank		Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)
<b>1. Capital</b>	<b>5862</b>	<b>8862</b>	<b>5680</b>	<b>5680</b>	<b>4075</b>	<b>4075</b>	<b>20</b>	<b>20</b>	-	-
	(8.7)	(10.6)	(20.0)	(16.9)	(3.5)	(4.1)	(0.6)	(0.5)	-	-
<b>2. Reserves and Surplus</b>	<b>2478</b>	<b>4968</b>	<b>464</b>	<b>943</b>	<b>3300</b>	<b>4749</b>	<b>322</b>	<b>421</b>	<b>53843</b>	<b>68606</b>
	(3.7)	(5.9)	(1.6)	(2.8)	(2.9)	(4.8)	(10.1)	(10.7)	(12.8)	(12.2)
2.1. Statutory Reserves	963	1461	291	379	767	1057	80	106	4854	6267
2.2. Capital Reserves	-	-	3	45	-	113	28	28	-	919
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	-	170	519	-	-	-	-	48989	61420
2.5. Balance of Profit	1515	3507	-	-	2533	3580	214	286	-	-
<b>3. Deposits</b>	<b>29692</b>	<b>12976</b>	<b>7065</b>	<b>18739</b>	<b>58692</b>	<b>60419</b>	<b>2397</b>	<b>2953</b>	<b>273857</b>	<b>419142</b>
	(44.1)	(15.5)	(24.9)	(55.6)	(50.8)	(61.0)	(75.3)	(75.3)	(65.3)	(74.7)
3.1. Demand Deposits	3251	8740	2244	3701	1647	1451	2191	2706	37789	59935
(i) From Banks	-	-	1	1	6	42	1742	2165	1942	1410
(ii) From Others	3251	8739	2243	3700	1640	1410	449	540	35847	58525
3.2. Savings Deposits	890	945	273	385	162	88	41	45	25185	30405
3.3. Term Deposits	25551	3291	4548	14653	56883	58880	165	202	210883	328802
(i) From Banks	-	-	-	-	5614	1796	-	-	-	-
(ii) From Others	25551	3291	4548	14653	51269	57084	165	202	210883	328802
3.A. Deposits of branches in India	29692	12976	7065	18739	58692	60419	2397	2953	273857	419142
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>27848</b>	<b>56045</b>	<b>6101</b>	<b>7542</b>	<b>46406</b>	<b>25200</b>	-	-	<b>59949</b>	<b>29422</b>
	(41.4)	(66.9)	(21.5)	(22.4)	(40.2)	(25.5)	-	-	(14.3)	(5.2)
4.1. Borrowings in India	20634	32700	6101	359	46406	25200	-	-	55144	29009
(i) From Reserve Bank of India	8234	5700	498	-	5406	-	-	-	21281	-
(ii) From other Banks	8900	19000	5500	-	31000	20000	-	-	21000	11000
(iii) From other Institutions and Agencies	3500	8000	103	359	10000	5200	-	-	12864	18009
4.2. Borrowings outside India	7214	23345	-	7183	-	-	-	-	4805	414

<b>5. Other liabilities</b>	<b>1382</b>	<b>867</b>	<b>9075</b>	<b>803</b>	<b>3048</b>	<b>4553</b>	<b>443</b>	<b>528</b>	<b>31738</b>	<b>43938</b>
	(2.1)	(1.0)	(32.0)	(2.4)	(2.6)	(4.6)	(13.9)	(13.5)	(7.6)	(7.8)
5.1. Bills Payable	206	122	138	423	662	592	-	-	5585	13448
5.2. Inter-office Adjustments	-	-	6673	-	-	19	4	13	3059	-
5.3. Interest Accrued	569	240	126	170	270	155	3	3	10758	16870
5.4. Others (including provisions)	607	504	2138	210	2116	3786	436	512	12336	13620
<b>Total Liabilities</b>	<b>67262</b>	<b>83718</b>	<b>28385</b>	<b>33708</b>	<b>115520</b>	<b>98996</b>	<b>3182</b>	<b>3922</b>	<b>419388</b>	<b>561108</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									
	Sakura Bank		Sanwa Bank		Societe Generale		Sonal Bank		Standard Chartered Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)
<b>1. Cash in hand</b>	<b>29</b>	<b>42</b>	<b>9</b>	<b>5</b>	<b>2</b>	<b>6</b>	<b>13</b>	<b>35</b>	<b>904</b>	<b>1236</b>
	-	-	-	-	-	-	(0.4)	(0.9)	(0.2)	(0.2)
<b>2. Balances with RBI</b>	<b>9135</b>	<b>5602</b>	<b>2921</b>	<b>3649</b>	<b>8165</b>	<b>4549</b>	<b>438</b>	<b>1008</b>	<b>43826</b>	<b>51964</b>
	(13.6)	(6.7)	(10.3)	(10.8)	(7.1)	(4.6)	(13.8)	(25.7)	(10.4)	(9.3)
<b>3. Balances with banks in India</b>	<b>1707</b>	<b>1976</b>	<b>20</b>	<b>5</b>	<b>4618</b>	<b>47</b>	<b>5</b>	<b>4</b>	<b>1912</b>	<b>1621</b>
	(2.5)	(2.4)	(0.1)	-	(4.0)	-	(0.2)	(0.1)	(0.5)	(0.3)
<b>4. Money at call and short notice</b>	-	-	-	-	<b>8014</b>	<b>5351</b>	-	-	-	-
	-	-	-	-	(6.9)	(5.4)	-	-	-	-
<b>5. Balances with banks outside India</b>	<b>45</b>	<b>78</b>	<b>15</b>	<b>20</b>	<b>537</b>	<b>74</b>	<b>1776</b>	<b>1290</b>	<b>12127</b>	<b>1114</b>
<b>6. Investments</b>	<b>12182</b>	<b>15559</b>	<b>5972</b>	<b>5614</b>	<b>24307</b>	<b>24506</b>	<b>276</b>	<b>256</b>	<b>88336</b>	<b>143311</b>
	(18.1)	(18.6)	(21.0)	(16.7)	(21.0)	(24.8)	(8.7)	(6.5)	(21.1)	(25.5)
6.A. Investments in India	12182	15559	5972	5614	24307	24506	276	256	88336	143311
(i) Government securities	11381	14759	5972	5614	22271	22471	231	231	72664	122501
(ii) Other approved securities	779	779	-	-	55	55	-	-	4671	4129
(iii) Shares	21	21	-	-	21	21	-	-	343	27
(iv) Debentures and Bonds	-	-	-	-	960	960	-	-	6785	8378
(v) Subsidiaries and joint ventures	-	-	-	-	-	1000	-	-	5	5
(vi) Others	-	-	-	-	-	-	45	25	3868	8271
6.B. Investments outside India	-	-	-	-	1000	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>40559</b>	<b>54333</b>	<b>18188</b>	<b>23010</b>	<b>59909</b>	<b>55898</b>	<b>212</b>	<b>722</b>	<b>201846</b>	<b>259471</b>
	(60.3)	(64.9)	(64.1)	(68.3)	(51.9)	(56.5)	(6.7)	(18.4)	(48.1)	(46.2)
7.1. Bills purchased and discounted	8706	11938	1667	3428	10821	4353	136	328	20050	22838
7.2. Cash credits, overdrafts & loans	30142	31385	15513	18394	19395	22554	-	395	89841	108122
7.3. Term loans	1710	11009	1008	1187	29693	28992	76	-	91955	128512
<b>8. Fixed Assets</b>	<b>556</b>	<b>808</b>	<b>312</b>	<b>326</b>	<b>5652</b>	<b>5339</b>	<b>6</b>	<b>6</b>	<b>14807</b>	<b>23955</b>
	(0.8)	(1.0)	(1.1)	(1.0)	(4.9)	(5.4)	(0.2)	(0.2)	(3.5)	(4.3)
8.1. Premises	295	272	38	27	5251	5091	-	-	11405	19739
8.2. Other Fixed assets	262	536	274	298	401	248	6	6	3402	4216
<b>9. Other Assets</b>	<b>3048</b>	<b>5321</b>	<b>948</b>	<b>1079</b>	<b>4318</b>	<b>3225</b>	<b>456</b>	<b>600</b>	<b>55630</b>	<b>78435</b>
	(4.5)	(6.4)	(3.3)	(3.2)	(3.7)	(3.3)	(14.3)	(15.3)	(13.3)	(14.0)
9.1. Inter - office adjustments (net)	770	1670	-	93	38	-	50	45	-	21662

9.2. Interest accrued	1609	1937	380	309	680	603	-	-	9589	6565
9.3. Tax paid	-	-	370	338	1539	1497	400	548	18051	18817
9.4. Stationery and Stamps	-	-	-	-	-	-	1	1	82	81
9.5. Others	670	1714	198	340	2060	1124	5	5	27908	31310
<b>Total Assets</b>	<b>67262</b>	<b>83718</b>	<b>28385</b>	<b>33708</b>	<b>115520</b>	<b>98996</b>	<b>3182</b>	<b>3922</b>	<b>419388</b>	<b>561108</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.