

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 11 of 30)
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)
1. Capital	5862	8862	5680	5680	4075	4075	20	20	-	-
	(8.7)	(10.6)	(20.0)	(16.9)	(3.5)	(4.1)	(0.6)	(0.5)	-	-
2. Reserves and Surplus	2478	4968	464	943	3300	4749	322	421	53843	68606
	(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	-	-
3. Deposits	29692	12976	7065	18739	58692	60419	2397	2953	273857	419142
	(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	3250	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	-	-	-	-	-	-	-	-	-	-
4. Borrowings	27848	56045	6101	7542	46406	25200	-	-	59949	29422
	(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
5. Other liabilities	1382	867	9075	803	3048	4553	443	528	31738	43938
	(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
Total Liabilities	67262	83718	28385	33708	115520	98996	3182	3922	419388	561108
	(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)
1. Cash in hand	29	42	9	5	2	6	13	35	904	1236
	-	-	-	-	-	-	(0.4)	(0.9)	(0.2)	(0.2)
2. Balances with RBI	9135	5602	2921	3649	8165	4549	438	1008	43826	51964
	(13.6)	(6.7)	(10.3)	(10.8)	(7.1)	(4.6)	(13.8)	(25.7)	(10.4)	(9.3)
3. Balances with banks in India	1707	1976	20	5	4618	47	5	4	1912	1621
	(2.5)	(2.4)	(0.1)	-	(4.0)	-	(0.2)	(0.1)	(0.5)	(0.3)
4. Money at call and short notice	-	-	-	-	8014	5351	-	-	-	-
	-	-	-	-	(6.9)	(5.4)	-	-	-	-
5. Balances with banks outside India	45	78	15	20	537	74	1776	1290	12127	1114
6. Investments	12182	15559	5972	5614	24307	24506	276	256	88336	143311
	(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	-	-	-	-	-	-	-	-	-	-
7. Advances	40559	54333	18188	23010	59909	55898	212	722	201846	259471
	(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
8. Fixed Assets	556	808	312	326	5652	5339	6	6	14807	23955
	(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
9. Other Assets	3048	5321	948	1079	4318	3225	456	600	55630	78435
	(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
Total Assets	67262	83718	28385	33708	115520	98996	3182	3922	419388	561108

(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					
	State Bank of Mauritius		The Fuji Bank		The Siam Commercial Bank	
	1996	1997	1996	1997	1996	1997
	(59)	(60)	(61)	(62)	(63)	(64)
1. Capital	6278	6393		7086	3359	3359
	(75.4)	(68.6)		(73.4)	(84.6)	(17.6)
2. Reserves and Surplus	400	732		-	9	417
	(4.8)	(7.9)		-	(0.2)	(2.2)
2.1. Statutory Reserves	87	153		-	2	83
2.2. Capital Reserves	-	10		-	-	-
2.3. Share Premium	-	-		-	-	-
2.4. Revenue and other Reserves	-	-		-	-	-
2.5. Balance of Profit	313	569		-	7	333
3. Deposits	1150	1320		626	548	5575
	(13.8)	(14.2)		(6.5)	(13.8)	(29.2)
3.1. Demand Deposits	402	568		247	50	133
(i) From Banks	6	3		-	-	-
(ii) From Others	396	564		247	50	133
3.2. Savings Deposits	63	49		-	-	-
3.3. Term Deposits	685	703		379	498	5441
(i) From Banks	-	-		100	-	-
(ii) From Others	685	703		279	498	5441
3.A. Deposits of branches in India	1150	1320		626	548	5575
3.B. Deposits of branches outside India	-	-		-	-	-
4. Borrowings	-	-		910	-	6500
	-	-		(9.4)	-	(34.0)

4.1. Borrowings in India	-	-	910	-	6500
(i) From Reserve Bank of India	-	-	-	-	-
(ii) From other Banks	-	-	910	-	-
(iii) From other Institutions and Agencies	-	-	-	-	6500
4.2. Borrowings outside India	-	-	-	-	-
5. Other liabilities	502	873	1038	54	3265
	(6.0)	(9.4)	(10.7)	(1.3)	(17.1)
5.1. Bills Payable	24	9	-	-	-
5.2. Inter-office Adjustments	40	4	-	1	1
5.3. Interest Accrued	6	18	2	4	79
5.4. Others (including provisions)	432	843	1036	49	3184
Total Liabilities	8330	9317	9660	3969	19115
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March					
	State Bank of Mauritius		The Fuji Bank		The Siam Commercial Bank	
	1996	1997	1996	1997	1996	1997
	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash in hand	2	2		1	-	1
	-	-		-	-	-
2. Balances with RBI	190	117		111	92	812
	(2.3)	(1.3)		(1.1)	(2.3)	(4.2)
3. Balances with banks in India	43	1096		750	131	2093
	(0.5)	(11.8)		(7.8)	(3.3)	(11.0)
4. Money at call and short notice	375	525		-	1850	-
	(4.5)	(5.6)		-	(46.6)	-
5. Balances with banks outside India	740	126		204	36	60
6. Investments	625	656		463	299	2656
	(7.5)	(7.0)		(4.8)	(7.5)	(13.9)
6.A. Investments in India	625	656		463	299	2656
(i) Government securities	270	293		-	299	2656
(ii) Other approved securities	354	363		-	-	-
(iii) Shares	-	-		-	-	-
(iv) Debentures and Bonds	-	-		-	-	-
(v) Subsidiaries and joint ventures	-	-		-	-	-
(vi) Others	-	-		463	-	-

6.B. Investments outside India	-	-	-	-	-
(i) Government securities	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-
(iii) Others	-	-	-	-	-
7. Advances	4366	4449	5182	1120	12388
	(52.4)	(47.7)	(53.6)	(28.2)	(64.8)
7.1. Bills purchased and discounted	776	1641	61	500	4010
7.2. Cash credits, overdrafts & loans	3590	2808	3345	20	2603
7.3. Term loans	-	-	1776	600	5775
8. Fixed Assets	1742	1751	186	140	116
	(20.9)	(18.8)	(1.9)	(3.5)	(0.6)
8.1. Premises	1672	1636	131	-	-
8.2. Other Fixed assets	71	116	55	140	116
9. Other Assets	247	594	2764	301	990
	(3.0)	(6.4)	(28.6)	(7.6)	(5.2)
9.1. Inter - office adjustments (net)	-	-	-	-	-
9.2. Interest accrued	21	62	35	17	88
9.3. Tax paid	189	519	-	-	-
9.4. Stationery and Stamps	-	-	-	-	-
9.5. Others	37	14	2729	284	902
Total Assets	8330	9317	9660	3969	19115
	(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.