

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	16902	16902	20	20	14760	14760
	(0.7)	(0.5)	(0.0)	(0.0)	(4.0)	(3.7)
2. Reserves and Surplus	141957	180492	7561	7753	25118	29550
	(6.0)	(5.6)	(11.0)	(9.8)	(6.9)	(7.3)
2.1. Statutory Reserves	31765	41399	1422	1470	11914	12276
2.2. Capital Reserves	163	163	147	147	837	4565
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	16500	—	—	—	—	—
2.5. Revenue and other Reserves	19718	19718	8375	8375	741	—
2.6. Balance of Profit	73811	119212	-2383	-2239	11626	12709
3. Deposits	1186377	1599830	45866	47379	225991	266411
	(50.4)	(49.9)	(66.5)	(59.7)	(61.8)	(65.9)
Type-wise						
3A.1. Demand deposits	322785	367021	5473	5920	62934	58219
(i) From banks	7958	5294	337	24	6126	4102
(ii) From others	314827	361727	5136	5896	56808	54117
3A.2. Savings bank deposits	191612	236474	7446	8052	24699	21811
3A.3. Term deposits	671980	996335	32947	33407	138358	186381
(i) From banks	—	—	—	—	33965	97
(ii) From others	671980	996335	32947	33407	104393	186284
Location-wise						
3B.1. Deposits of branches in India	1186377	1599830	45867	47379	225992	266410
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	712990	722654	13400	21000	66309	59763
	(30.3)	(22.5)	(19.4)	(26.5)	(18.1)	(14.8)
4.1. Borrowings in India	326284	378856	13400	21000	63200	54547
(i) From Reserve Bank of India	—	23600	—	—	—	—
(ii) From other banks	298784	353256	13400	21000	63200	54547
(iii) From other institutions and agencies	27500	2000	—	—	—	—
4.2. Borrowings outside India	386706	343798	—	—	3109	5216
Secured borrowings included in 4.	27500	23600	—	—	—	—
5. Other Liabilities	295773	687891 *	2085	3160	33347	33883
	(12.6)	(21.4)	(3.0)	(4.0)	(9.1)	(8.4)
5.1. Bills Payable	39973	76256	375	413	2673	2569
5.2. Inter-office adjustments	121	61	48	12	3088	1597
5.3. Interest accrued	8139	8319	960	1224	548	834
5.4. Others (including provisions)	247540	603255	702	1511	27038	28883
Total Liabilities	2353999	3207769	68932	79312	365525	404367
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.

* Includes "Innovative perpetual debt" of Rs.19940 lakh.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	5982	7119	98	73	886	981
	(0.3)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)
2. Balances with RBI	70113	154146	1957	3218	25718	16305
	(3.0)	(4.8)	(2.8)	(4.1)	(7.0)	(4.0)
3. Balances with banks in India	1650	8097	26169	25142	164	977
	(0.1)	(0.3)	(38.0)	(31.7)	(0.0)	(0.2)
4. Money at call and short notice	59008	22216	1561	3851	1252	—
	(2.5)	(0.7)	(2.3)	(4.9)	(0.3)	—
5. Balances with banks outside India	646	39144	807	299	3667	2591
	(0.0)	(1.2)	(1.2)	(0.4)	(1.0)	(0.6)
6. Investments	482545	640667	14208	14356	99051	195896
	(20.5)	(20.0)	(20.6)	(18.1)	(27.1)	(48.4)
6.1. Investments in India	482545	640667	14208	14356	99051	195896
(i) Government securities	477000	639522	13137	13791	72101	95825
(ii) Other approved securities	195	145	228	228	—	—
(iii) Shares	—	—	—	—	18	—
(iv) Debentures and Bonds	5350	1000	843	264	7073	3902
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	—	73	19859	96169
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	1507321	1838755	11861	20344	201713	159318
	(64.0)	(57.3)	(17.2)	(25.7)	(55.2)	(39.4)
Type-wise						
7A.1. Bills purchased and discounted	198271	216064	6515	14160	1818	6536
7A.2. Cash credits, overdrafts & loans	747317	682104	3822	2212	83142	91325
7A.3. Term loans	561733	940587	1524	3972	116753	61457
Security-wise						
7B.1. Secured by tangible assets	894106	1144211	5663	6006	41888	7094
7B.2. Covered by Bank/Govt. Guarantees	100255	52731	6178	14312	22442	21032
7B.3. Unsecured	512961	641814	20	27	137383	131192
Sector-wise						
7C.I. Advances in India	1507322	1838755	11861	20345	201713	159318
(i) Priority sectors	554191	599992	2000	2042	39948	9672
(ii) Public sectors	8924	—	9861	—	—	—
(iii) Banks	350	—	—	—	—	—
(iv) Others	943857	1238763	—	18303	161765	149646
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	12590	12404	707	672	6893	5648
	(0.5)	(0.4)	(1.0)	(0.8)	(1.9)	(1.4)
8.1. Premises	2555	2195	577	575	1955	704
8.2. Fixed assets under construction	617	1322	—	—	—	—
8.3. Other Fixed assets	9418	8887	130	97	4938	4944
9. Other Assets	214143	485215	11563	11357	26182	22649
	(9.1)	(15.1)	(16.8)	(14.3)	(7.2)	(5.6)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	14850	26696	875	776	2319	3260
9.3 Tax paid	6962	—	10219	10283	5557	5738
9.4 Stationery and Stamps	—	—	—	—	—	—
9.5 Others	192331	458519	469	298	18306	13651
Total Assets	2353998	3207763	68931	79312	365526	404365
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Antwerp Diamond Bank		Arab Bangladesh Bank		Bank International Indonesia	
	2006 (7)	2007 (8)	2006 (9)	2007 (10)	2006 (11)	2007 (12)
1. Capital	11471 (17.7)	11471 (18.5)	3698 (54.8)	3698 (51.8)	7338 (62.3)	7338 (69.0)
2. Reserves and Surplus	2131 (3.3)	3189 (5.1)	884 (13.1)	912 (12.8)	130 (1.1)	288 (2.7)
2.1. Statutory Reserves	533	1507	541	604	126	252
2.2. Capital Reserves	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	709	—	51	51	—	—
2.5. Revenue and other Reserves	—	—	—	—	4	36
2.6. Balance of Profit	889	1682	292	257	—	—
3. Deposits	5311 (8.2)	5385 (8.7)	2120 (31.4)	2466 (34.5)	1506 (12.8)	1102 (10.4)
Type-wise						
3A.1. Demand deposits	4294	4394	1473	1904	720	536
(i) From banks	3698	3554	1003	1442	—	—
(ii) From others	596	840	470	462	720	536
3A.2. Savings bank deposits	16	13	77	74	39	43
3A.3. Term deposits	1001	978	570	488	747	523
(i) From banks	—	—	125	125	—	—
(ii) From others	1001	978	445	363	747	523
Location-wise						
3B.1. Deposits of branches in India	5312	5385	2120	2466	1506	1102
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	39180 (60.5)	35506 (57.2)	— —	— —	2677 (22.7)	1739 (16.4)
4.1. Borrowings in India	—	—	—	—	—	—
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	—	—	—	—
(iii) From other institutions and agencies	—	—	—	—	—	—
4.2. Borrowings outside India	39180	35506	—	—	2677	1739
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	6614 (10.2)	6486 (10.5)	46 (0.7)	64 (0.9)	130 (1.1)	163 (1.5)
5.1. Bills Payable	91	17	—	—	17	18
5.2. Inter-office adjustments	—	—	—	—	—	—
5.3. Interest accrued	367	360	—	—	11	19
5.4. Others (including provisions)	6156	6109	46	64	102	126
Total Liabilities	64707 (100.0)	62037 (100.0)	6748 (100.0)	7140 (100.0)	11781 (100.0)	10630 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Antwerp Diamond Bank		Arab Bangladesh Bank		Bank International Indonesia	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	—	—	17	23	29	30
	—	—	(0.3)	(0.3)	(0.2)	(0.3)
2. Balances with RBI	3001	2391	61	78	133	182
	(4.6)	(3.9)	(0.9)	(1.1)	(1.1)	(1.7)
3. Balances with banks in India	3980	415	373	316	4093	4179
	(6.2)	(0.7)	(5.5)	(4.4)	(34.7)	(39.3)
4. Money at call and short notice	726	4030	400	200	285	375
	(1.1)	(6.5)	(5.9)	(2.8)	(2.4)	(3.5)
5. Balances with banks outside India	2	642	1052	1613	78	85
	(0.0)	(1.0)	(15.6)	(22.6)	(0.7)	(0.8)
6. Investments	14148	15752	817	922	1646	1329
	(21.9)	(25.4)	(12.1)	(12.9)	(14.0)	(12.5)
6.1. Investments in India	14148	15752	817	922	1646	1329
(i) Government securities	14148	15752	672	777	815	423
(ii) Other approved securities	—	—	—	—	431	431
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	400	475
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	145	145	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	42246	37529	3405	3322	716	66
	(65.3)	(60.5)	(50.5)	(46.5)	(6.1)	(0.6)
Type-wise						
7A.1. Bills purchased and discounted	—	—	1814	1717	701	—
7A.2. Cash credits, overdrafts & loans	42131	37431	431	243	15	66
7A.3. Term loans	115	98	1160	1362	—	—
Security-wise						
7B.1. Secured by tangible assets	41299	36403	244	208	15	65
7B.2. Covered by Bank/Govt. Guarantees	926	1099	921	780	—	—
7B.3. Unsecured	21	27	2240	2334	701	—
Sector-wise						
7C.I. Advances in India	42246	37529	3405	3322	716	66
(i) Priority sectors	42131	37431	1229	937	14	—
(ii) Public sectors	—	—	—	—	—	—
(iii) Banks	—	—	—	—	—	—
(iv) Others	115	98	2176	2385	702	66
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	102	44	21	15	632	572
	(0.2)	(0.1)	(0.3)	(0.2)	(5.4)	(5.4)
8.1. Premises	—	—	—	—	623	566
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	102	44	21	15	9	6
9. Other Assets	504	1235	602	649	4171	3810
	(0.8)	(2.0)	(8.9)	(9.1)	(35.4)	(35.8)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	348	212	27	28	63	75
9.3 Tax paid	32	870	58	110	51	60
9.4 Stationery and Stamps	—	—	1	1	—	—
9.5 Others	124	153	516	510	4057	3675
Total Assets	64709	62038	6748	7138	11783	10628
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2006 (13)	2007 (14)	2006 (15)	2007 (16)	2006 (17)	2007 (18)
1. Capital	65710 (11.0)	65710 (10.4)	5840 (13.1)	5840 (12.4)	3809 (21.5)	3809 (23.0)
2. Reserves and Surplus	92497 (15.5)	112050 (17.7)	2938 (6.6)	2938 (6.3)	1677 (9.4)	1881 (11.4)
2.1. Statutory Reserves	31773	36661	1190	1190	522	585
2.2. Capital Reserves	45695	46702	37	37	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	6503	8003	—	—	—	—
2.5. Revenue and other Reserves	8526	20684	1711	1711	—	—
2.6. Balance of Profit	—	—	—	—	1155	1296
3. Deposits	210621 (35.3)	271798 (43.0)	32683 (73.3)	36430 (77.6)	8715 (49.1)	8649 (52.2)
Type-wise						
3A.1. Demand deposits	157555	161959	4350	4273	2726	2720
(i) From banks	10504	19806	73	17	960	927
(ii) From others	147051	142153	4277	4256	1766	1793
3A.2. Savings bank deposits	7946	11677	4410	3564	708	720
3A.3. Term deposits	45120	98162	23923	28593	5281	5209
(i) From banks	—	—	—	15	—	—
(ii) From others	45120	98162	23923	28578	5281	5209
Location-wise						
3B.1. Deposits of branches in India	210621	271797	32683	36429	8715	8649
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	145718 (24.4)	91372 (14.5)	1850 (4.1)	235 (0.5)	1448 (8.2)	— —
4.1. Borrowings in India	52342	52000	1850	235	50	—
(i) From Reserve Bank of India	—	—	200	235	—	—
(ii) From other banks	51500	52000	1650	—	50	—
(iii) From other institutions and agencies	842	—	—	—	—	—
4.2. Borrowings outside India	93376	39372	—	—	1398	—
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	82017 (13.7)	90825 (14.4)	1280 (2.9)	1533 (3.3)	2098 (11.8)	2233 (13.5)
5.1. Bills Payable	11505	14051	191	136	125	146
5.2. Inter-office adjustments	-2708	6803	—	—	—	—
5.3. Interest accrued	1316	958	248	437	11	12
5.4. Others (including provisions)	71904	69013	841	960	1962	2075
Total Liabilities	596563 (100.0)	631755 (100.0)	44591 (100.0)	46976 (100.0)	17747 (100.0)	16572 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2006 (13)	2007 (14)	2006 (15)	2007 (16)	2006 (17)	2007 (18)
1. Cash in hand	570 (0.1)	464 (0.1)	61 (0.1)	68 (0.1)	14 (0.1)	56 (0.3)
2. Balances with RBI	29645 (5.0)	19455 (3.1)	1410 (3.2)	1923 (4.1)	644 (3.6)	731 (4.4)
3. Balances with banks in India	1328 (0.2)	3878 (0.6)	2504 (5.6)	6506 (13.8)	4081 (23.0)	3188 (19.2)
4. Money at call and short notice	— —	— —	1918 (4.3)	1117 (2.4)	— —	500 (3.0)
5. Balances with banks outside India	27513 (4.6)	72638 (11.5)	2186 (4.9)	3763 (8.0)	3078 (17.3)	2592 (15.6)
6. Investments	166375 (27.9)	188617 (29.9)	12935 (29.0)	10894 (23.2)	3036 (17.1)	3087 (18.6)
6.1. Investments in India	166375	188617	12935	10894	3036	3087
(i) Government securities	130619	134483	12129	10610	1618	1605
(ii) Other approved securities	—	—	—	—	1418	1482
(iii) Shares	6	6	310	284	—	—
(iv) Debentures and Bonds	35750	45397	496	—	—	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	8731	—	—	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	336907 (56.5)	291622 (46.2)	16898 (37.9)	17090 (36.4)	4870 (27.4)	4094 (24.7)
Type-wise						
7A.1. Bills purchased and discounted	70013	45858	6162	6333	845	614
7A.2. Cash credits, overdrafts & loans	265041	239852	3713	3548	2901	2840
7A.3. Term loans	1853	5912	7023	7209	1124	640
Security-wise						
7B.1. Secured by tangible assets	43574	52418	10644	9964	4516	3870
7B.2. Covered by Bank/Govt. Guarantees	2245	—	4811	4900	31	31
7B.3. Unsecured	291088	239203	1443	2227	322	192
Sector-wise						
7C.I. Advances in India	336907	291621	16898	17090	4870	4094
(i) Priority sectors	68583	65433	3868	3840	2609	2198
(ii) Public sectors	17500	—	—	—	—	—
(iii) Banks	2120	—	—	—	—	—
(iv) Others	248704	226188	13030	13250	2261	1896
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	1652 (0.3)	1901 (0.3)	624 (1.4)	587 (1.2)	10 (0.1)	13 (0.1)
8.1. Premises	421	139	424	416	—	—
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	1231	1762	200	171	10	13
9. Other Assets	32573 (5.5)	53183 (8.4)	6054 (13.6)	5029 (10.7)	2015 (11.4)	2313 (14.0)
9.1. Inter - office adjustments (net)	—	—	—	—	13	41
9.2. Interest accrued	3204	6841	293	356	84	93
9.3. Tax paid	2280	4164	875	454	1893	2141
9.4. Stationery and Stamps	—	—	—	—	1	1
9.5. Others	27089	42178	4886	4219	24	37
Total Assets	596563 (100.0)	631758 (100.0)	44590 (100.0)	46977 (100.0)	17748 (100.0)	16574 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2006 (19)	2007 (20)	2006 (21)	2007 (22)	2006 (23)	2007 (24)
1. Capital	13547 (3.7)	36455 (8.3)	28658 (15.0)	28658 (11.9)	113728 (60.6)	113728 (36.4)
2. Reserves and Surplus	16774 (4.5)	24358 (5.5)	30861 (16.2)	35546 (14.8)	24048 (12.8)	25558 (8.2)
2.1. Statutory Reserves	4262	6158	11418	12684	8400	15059
2.2. Capital Reserves	—	—	75	75	5	5
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	—	—	1	—	4384	—
2.5. Revenue and other Reserves	9205	12577	18949	18949	3663	3663
2.6. Balance of Profit	3307	5623	418	3838	7596	6831
3. Deposits	235462 (63.6)	198293 (45.0)	78427 (41.2)	96049 (40.0)	36077 (19.2)	101008 (32.3)
Type-wise						
3A.1. Demand deposits	9652	10763	39498	50291	702	736
(i) From banks	302	301	311	292	38	223
(ii) From others	9350	10462	39187	49999	664	513
3A.2. Savings bank deposits	3322	3551	10768	12205	22	98
3A.3. Term deposits	222488	183979	28161	33553	35353	100174
(i) From banks	90430	84841	—	—	29789	47638
(ii) From others	132058	99138	28161	33553	5564	52536
Location-wise						
3B.1. Deposits of branches in India	235460	198293	78426	96049	36077	101007
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	82523 (22.3)	164469 (37.3)	27584 (14.5)	62280 (25.9)	10500 (5.6)	66000 (21.1)
4.1. Borrowings in India	24993	61574	14200	45500	10500	66000
(i) From Reserve Bank of India	116	—	—	—	10500	15000
(ii) From other banks	24877	61574	14200	45500	—	51000
(iii) From other institutions and agencies	—	—	—	—	—	—
4.2. Borrowings outside India	57530	102895	13384	16780	—	—
Secured borrowings included in 4.	—	—	—	—	10500	15000
5. Other Liabilities	21820 (5.9)	17028 (3.9)	24956 (13.1)	17869 (7.4)	3429 (1.8)	6045 (1.9)
5.1. Bills Payable	930	656	10641	827	413	602
5.2. Inter-office adjustments	—	320	—	—	—	—
5.3. Interest accrued	1490	1537	2711	3593	445	1228
5.4. Others (including provisions)	19400	14515	11604	13449	2571	4215
Total Liabilities	370126 (100.0)	440603 (100.0)	190486 (100.0)	240402 (100.0)	187782 (100.0)	312339 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2006 (19)	2007 (20)	2006 (21)	2007 (22)	2006 (23)	2007 (24)
1. Cash in hand	131 (0.0)	127 (0.0)	309 (0.2)	272 (0.1)	2 (0.0)	6 (0.0)
2. Balances with RBI	10757 (2.9)	15245 (3.5)	9002 (4.7)	7924 (3.3)	383 (0.2)	2439 (0.8)
3. Balances with banks in India	1695 (0.5)	420 (0.1)	7634 (4.0)	4084 (1.7)	14755 (7.9)	15178 (4.9)
4. Money at call and short notice	672 (0.2)	5612 (1.3)	3500 (1.8)	— —	83430 (44.4)	83899 (26.9)
5. Balances with banks outside India	624 (0.2)	710 (0.2)	448 (0.2)	256 (0.1)	715 (0.4)	5872 (1.9)
6. Investments	98071 (26.5)	109503 (24.9)	44876 (23.6)	52238 (21.7)	58457 (31.1)	134205 (43.0)
6.1. Investments in India	98071	109503	44876	52238	58457	134205
(i) Government securities	90282	99677	34849	42431	38856	53878
(ii) Other approved securities	—	—	275	275	200	200
(iii) Shares	—	—	62	—	—	—
(iv) Debentures and Bonds	5000	5000	9690	9532	6251	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	2789	4826	—	—	13150	80127
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	244045 (65.9)	296907 (67.4)	103351 (54.3)	158857 (66.1)	433 (0.2)	17270 (5.5)
Type-wise						
7A.1. Bills purchased and discounted	8101	6183	118	15	—	709
7A.2. Cash credits, overdrafts & loans	205442	270470	85914	118334	—	15494
7A.3. Term loans	30502	20254	17319	40508	433	1067
Security-wise						
7B.1. Secured by tangible assets	84586	81405	32573	31170	373	1166
7B.2. Covered by Bank/Govt. Guarantees	86617	109198	—	—	—	—
7B.3. Unsecured	72842	106304	70778	127688	60	16104
Sector-wise						
7C.I. Advances in India	244045	296907	103351	158857	433	17270
(i) Priority sectors	78181	112655	21022	35717	—	3006
(ii) Public sectors	—	—	5980	10500	—	—
(iii) Banks	—	—	—	—	—	—
(iv) Others	165864	184252	76349	112640	433	14264
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	557 (0.2)	652 (0.1)	1314 (0.7)	1237 (0.5)	485 (0.3)	6452 (2.1)
8.1. Premises	197	231	192	191	4	4
8.2. Fixed assets under construction	—	—	—	21	—	87
8.3. Other Fixed assets	360	421	1122	1025	481	6361
9. Other Assets	13573 (3.7)	11429 (2.6)	20052 (10.5)	15537 (6.5)	29120 (15.5)	47016 (15.1)
9.1. Inter - office adjustments (net)	144	—	11592	4818	—	—
9.2. Interest accrued	2416	2960	2699	4309	920	1420
9.3. Tax paid	2974	1756	—	—	271	4658
9.4. Stationery and Stamps	1	1	—	—	—	—
9.5. Others	8038	6712	5761	6410	27929	40938
Total Assets	370125 (100.0)	440605 (100.0)	190486 (100.0)	240405 (100.0)	187780 (100.0)	312337 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank	
	2006 (25)	2007 (26)	2006 (27)	2007 (28)	2006 (29)	2007 (30)
1. Capital	34513 (9.2)	53073 (12.6)	59503 (31.8)	59503 (18.0)	4640 (27.8)	4640 (24.5)
2. Reserves and Surplus	15137 (4.1)	21433 (5.1)	12291 (6.6)	18590 (5.6)	-411 —	-347 —
2.1. Statutory Reserves	4327	5917	6442	8686	162	178
2.2. Capital Reserves	1310	1310	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	1	—	—	—	132	167
2.5. Revenue and other Reserves	13602	14206	2507	2507	—	—
2.6. Balance of Profit	-4103	—	3342	7397	-705	-692
3. Deposits	184746 (49.5)	209790 (49.9)	37202 (19.9)	77473 (23.4)	7807 (46.8)	10287 (54.3)
Type-wise						
3A.1. Demand deposits	49805	53394	15991	14263	3949	4709
(i) From banks	310	93	327	245	—	—
(ii) From others	49495	53301	15664	14018	3949	4709
3A.2. Savings bank deposits	6844	8190	1878	3546	233	246
3A.3. Term deposits	128097	148206	19333	59664	3625	5332
(i) From banks	4385	—	—	—	—	—
(ii) From others	123712	148206	19333	59664	3625	5332
Location-wise						
3B.1. Deposits of branches in India	184746	209790	37202	77474	7807	10287
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	89355 (23.9)	77179 (18.3)	46312 (24.7)	141574 (42.8)	4342 (26.0)	4079 (21.5)
4.1. Borrowings in India	87460	74110	41002	131750	2000	1500
(i) From Reserve Bank of India	1000	300	—	—	—	—
(ii) From other banks	75500	73300	41002	131750	2000	1500
(iii) From other institutions and agencies	10960	510	—	—	—	—
4.2. Borrowings outside India	1895	3069	5310	9824	2342	2579
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	49594 (13.3)	59207 (14.1)	32058 (17.1)	33670 (10.2)	300 (1.8)	298 (1.6)
5.1. Bills Payable	3938	6578	1022	1022	78	15
5.2. Inter-office adjustments	—	29	—	—	—	—
5.3. Interest accrued	1489	1712	506	918	69	112
5.4. Others (including provisions)	44167	50888	30530	31730	153	171
Total Liabilities	373345 (100.0)	420682 (100.0)	187366 (100.0)	330810 (100.0)	16678 (100.0)	18957 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank	
	2006 (25)	2007 (26)	2006 (27)	2007 (28)	2006 (29)	2007 (30)
1. Cash in hand	185	259	28	24	8	17
	(0.0)	(0.1)	(0.0)	(0.0)	(0.0)	(0.1)
2. Balances with RBI	12327	18963	5988	5175	1737	852
	(3.3)	(4.5)	(3.2)	(1.6)	(10.4)	(4.5)
3. Balances with banks in India	106	1433	115	159	177	276
	(0.0)	(0.3)	(0.1)	(0.0)	(1.1)	(1.5)
4. Money at call and short notice	33461	28256	—	103459	900	1500
	(9.0)	(6.7)	—	(31.3)	(5.4)	(7.9)
5. Balances with banks outside India	661	876	4714	5468	159	134
	(0.2)	(0.2)	(2.5)	(1.7)	(1.0)	(0.7)
6. Investments	110810	111964	42700	94784	3417	4115
	(29.7)	(26.6)	(22.8)	(28.7)	(20.5)	(21.7)
6.1. Investments in India	110810	111964	42700	94784	3417	4115
(i) Government securities	101521	103175	32718	49246	2635	3333
(ii) Other approved securities	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	500	—	9982	9981	—	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	8789	8789	—	35557	782	782
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	185382	234171	101179	100330	9833	11590
	(49.7)	(55.7)	(54.0)	(30.3)	(59.0)	(61.1)
Type-wise						
7A.1. Bills purchased and discounted	27985	21506	756	2243	2697	2821
7A.2. Cash credits, overdrafts & loans	34967	67675	77055	67231	4009	4972
7A.3. Term loans	122430	144990	23368	30856	3127	3797
Security-wise						
7B.1. Secured by tangible assets	85670	100724	37648	40797	3924	7493
7B.2. Covered by Bank/Govt. Guarantees	19990	19885	8235	10750	—	—
7B.3. Unsecured	79722	113562	55296	48783	5910	4097
Sector-wise						
7C.I. Advances in India	185382	234171	101179	100330	9834	11590
(i) Priority sectors	54348	69452	22551	27266	2966	3630
(ii) Public sectors	—	—	—	—	—	—
(iii) Banks	1	—	—	—	—	—
(iv) Others	131033	164719	78628	73064	6868	7960
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	4999	4997	3600	3416	30	26
	(1.3)	(1.2)	(1.9)	(1.0)	(0.2)	(0.1)
8.1. Premises	3616	3491	3074	2968	—	—
8.2. Fixed assets under construction	87	262	—	—	—	—
8.3. Other Fixed assets	1296	1244	526	448	30	26
9. Other Assets	25411	19764	29040	17996	416	447
	(6.8)	(4.7)	(15.5)	(5.4)	(2.5)	(2.4)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—
9.2. Interest accrued	4322	3868	942	1499	62	73
9.3. Tax paid	545	—	7047	8146	143	164
9.4. Stationery and Stamps	6	4	—	—	—	—
9.5. Others	20538	15892	21051	8351	211	210
Total Assets	373342	420683	187364	330811	16677	18957
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Citibank		DBS Bank		Deutsche Bank	
	2006	2007	2006	2007	2006	2007
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	50136	160596	52223	95183	71268	121268
	(1.1)	(2.4)	(16.4)	(15.7)	(5.9)	(6.8)
2. Reserves and Surplus	384575	499682	5054	12463	59864	72718
	(8.5)	(7.5)	(1.6)	(2.1)	(5.0)	(4.1)
2.1. Statutory Reserves	96950	119449	1491	3344	37288	42744
2.2. Capital Reserves	1104	1171	51	51	1564	1772
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	—	—	—	—	—	627
2.5. Revenue and other Reserves	286521	379062	3109	3108	12044	12044
2.6. Balance of Profit	—	—	403	5960	8968	15531
3. Deposits	2791174	3787501	145224	383621	437990	697838
	(61.4)	(57.1)	(45.7)	(63.2)	(36.3)	(39.4)
Type-wise						
3A.1. Demand deposits	1011653	1092164	2485	6922	305713	481490
(i) From banks	10950	7291	357	1067	6754	3069
(ii) From others	1000703	1084873	2128	5855	298959	478421
3A.2. Savings bank deposits	626797	742217	163	1186	22153	37516
3A.3. Term deposits	1152724	1953120	142576	375513	110124	178832
(i) From banks	—	—	89260	282298	—	—
(ii) From others	1152724	1953120	53316	93215	110124	178832
Location-wise						
3B.1. Deposits of branches in India	2791174	3787500	145224	383622	437990	697838
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	818308	1267633	62678	53000	499383	694301
	(18.0)	(19.1)	(19.7)	(8.7)	(41.4)	(39.2)
4.1. Borrowings in India	391661	731322	62654	53000	435236	688067
(i) From Reserve Bank of India	—	312500	—	—	—	46000
(ii) From other banks	288766	299116	62654	53000	194926	409816
(iii) From other institutions and agencies	102895	119706	—	—	240310	232251
4.2. Borrowings outside India	426647	536311	24	—	64147	6234
Secured borrowings included in 4.	—	—	—	—	—	46000
5. Other Liabilities	499554	920421	52460	62868	136522	185384
	(11.0)	(13.9)	(16.5)	(10.4)	(11.3)	(10.5)
5.1. Bills Payable	139440	138750	144	1532	19228	27008
5.2. Inter-office adjustments	—	75	—	—	12	332
5.3. Interest accrued	16063	27123	1716	6303	31788	39528
5.4. Others (including provisions)	344051	754473	50600	55033	85494	118516
Total Liabilities	4543747	6635833	317639	607135	1205027	1771509
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Citibank		DBS Bank		Deutsche Bank	
	2006	2007	2006	2007	2006	2007
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	8981	11130	35	59	469	738
	(0.2)	(0.2)	(0.0)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	243837	289648	6314	8646	65318	92204
	(5.4)	(4.4)	(2.0)	(1.4)	(5.4)	(5.2)
3. Balances with banks in India	94352	394010	136335	331347	440426	380787
	(2.1)	(5.9)	(42.9)	(54.6)	(36.5)	(21.5)
4. Money at call and short notice	20500	39550	—	7892	—	6310
	(0.5)	(0.6)	—	(1.3)	—	(0.4)
5. Balances with banks outside India	265498	165728	21303	388	12022	23558
	(5.8)	(2.5)	(6.7)	(0.1)	(1.0)	(1.3)
6. Investments	1055575	1602114	55132	107847	326085	620354
	(23.2)	(24.1)	(17.4)	(17.8)	(27.1)	(35.0)
6.1. Investments in India	1055575	1602114	55132	107847	326085	620354
(i) Government securities	912288	1432042	43415	67802	229978	427056
(ii) Other approved securities	—	—	—	—	4	4
(iii) Shares	475	475	—	—	551	551
(iv) Debentures and Bonds	142812	124206	11717	15196	39836	22595
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	45391	—	24849	55716	170148
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	2445528	3286110	89165	122978	258178	494506
	(53.8)	(49.5)	(28.1)	(20.3)	(21.4)	(27.9)
Type-wise						
7A.1. Bills purchased and discounted	206570	225293	16530	23394	48364	82647
7A.2. Cash credits, overdrafts & loans	586632	869667	13016	60987	129375	273641
7A.3. Term loans	1652326	2191150	59619	38597	80439	138218
Security-wise						
7B.1. Secured by tangible assets	1402053	1657182	61429	77470	59855	91995
7B.2. Covered by Bank/Govt. Guarantees	3317	1988	—	—	15491	29197
7B.3. Unsecured	1040158	1626940	27737	45508	182832	373314
Sector-wise						
7C.I. Advances in India	2445529	3286111	89166	122978	258178	494506
(i) Priority sectors	580334	879213	18314	35542	70044	163199
(ii) Public sectors	30140	92187	603	—	1383	167
(iii) Banks	29106	20424	120	—	4987	52568
(iv) Others	1805949	2294287	70129	87436	181764	278572
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	55435	79797	1115	1104	11098	13030
	(1.2)	(1.2)	(0.4)	(0.2)	(0.9)	(0.7)
8.1. Premises	23826	48431	—	—	6863	7647
8.2. Fixed assets under construction	—	987	101	—	—	—
8.3. Other Fixed assets	31609	30379	1014	1104	4235	5383
9. Other Assets	354038	767745	8237	26872	91430	140024
	(7.8)	(11.6)	(2.6)	(4.4)	(7.6)	(7.9)
9.1 Inter - office adjustments (net)	98	35	—	—	—	—
9.2 Interest accrued	45391	62922	5504	14553	23256	37093
9.3 Tax paid	—	—	951	266	2292	1682
9.4 Stationery and Stamps	—	—	—	—	9	6
9.5 Others	308549	704788	1782	12053	65873	101243
Total Assets	4543744	6635832	317636	607133	1205026	1771511
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Hongkong & Shanghai Banking Corporation		J P Morgan Chase Bank		Krung Thai Bank	
	2006 (37)	2007 (38)	2006 (39)	2007 (40)	2006 (41)	2007 (42)
1. Capital	136775 (3.6)	227155 (4.1)	42144 (14.6)	103536 (16.6)	3584 (46.4)	3584 (38.2)
2. Reserves and Surplus	279852 (7.5)	388789 (7.1)	12327 (4.3)	17611 (2.8)	639 (8.3)	782 (8.3)
2.1. Statutory Reserves	54666	75806	6541	9211	332	370
2.2. Capital Reserves	186308	218519	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	—	—	—	—	223	216
2.5. Revenue and other Reserves	34727	58099	—	—	84	84
2.6. Balance of Profit	4151	36365	5786	8400	—	112
3. Deposits	2495512 (66.6)	3482465 (63.3)	182626 (63.4)	166656 (26.7)	3295 (42.6)	4923 (52.5)
Type-wise						
3A.1. Demand deposits	888389	984817	46041	87759	1431	1998
(i) From banks	7718	6465	—	—	37	37
(ii) From others	880671	978352	46041	87759	1394	1961
3A.2. Savings bank deposits	454184	531064	—	—	269	407
3A.3. Term deposits	1152939	1966584	136585	78897	1595	2518
(i) From banks	—	—	—	—	—	—
(ii) From others	1152939	1966584	136585	78897	1595	2518
Location-wise						
3B.1. Deposits of branches in India	2495511	3482465	182626	166655	3295	4922
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	311595 (8.3)	488749 (8.9)	45223 (15.7)	325843 (52.2)	— —	— —
4.1. Borrowings in India	100398	237695	45000	325812	—	—
(i) From Reserve Bank of India	2900	1150	39000	224500	—	—
(ii) From other banks	1452	112545	6000	59900	—	—
(iii) From other institutions and agencies	96046	124000	—	41412	—	—
4.2. Borrowings outside India	211197	251054	223	31	—	—
Secured borrowings included in 4.	—	—	39000	265912	—	—
5. Other Liabilities	523574 (14.0)	911557 (16.6)	5651 (2.0)	10012 (1.6)	214 (2.8)	92 (1.0)
5.1. Bills Payable	63172	58531	206	6	3	5
5.2. Inter-office adjustments	—	—	—	—	152	—
5.3. Interest accrued	35749	41499	2688	1375	27	48
5.4. Others (including provisions)	424653	811527	2757	8631	32	39
Total Liabilities	3747308 (100.0)	5498715 (100.0)	287971 (100.0)	623658 (100.0)	7732 (100.0)	9381 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Hongkong & Shanghai Banking Corporation		J P Morgan Chase Bank		Krung Thai Bank	
	2006 (37)	2007 (38)	2006 (39)	2007 (40)	2006 (41)	2007 (42)
1. Cash in hand	8701 (0.2)	9990 (0.2)	—	—	4 (0.1)	5 (0.1)
2. Balances with RBI	136941 (3.7)	315338 (5.7)	9196 (3.2)	16538 (2.7)	245 (3.2)	287 (3.1)
3. Balances with banks in India	20165 (0.5)	34796 (0.6)	213 (0.1)	405 (0.1)	3458 (44.7)	3280 (35.0)
4. Money at call and short notice	115999 (3.1)	425902 (7.7)	23547 (8.2)	14828 (2.4)	—	180 (1.9)
5. Balances with banks outside India	5682 (0.2)	18455 (0.3)	736 (0.3)	75 (0.0)	218 (2.8)	2031 (21.7)
6. Investments	1214193 (32.4)	1413083 (25.7)	216343 (75.1)	436669 (70.0)	2470 (31.9)	2217 (23.6)
6.1. Investments in India	1214193	1413083	216343	436669	2470	2217
(i) Government securities	860568	1023318	107249	348493	1663	1410
(ii) Other approved securities	5533	5533	—	—	—	—
(iii) Shares	482	402	—	—	—	—
(iv) Debentures and Bonds	191573	98152	10346	12210	720	720
(v) Subsidiaries and/or joint ventures	5	5	—	—	—	—
(vi) Others	156032	285673	98748	75966	87	87
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	1681230 (44.9)	2314168 (42.1)	7565 (2.6)	79925 (12.8)	1054 (13.6)	1044 (11.1)
Type-wise						
7A.1. Bills purchased and discounted	177949	219324	—	—	393	486
7A.2. Cash credits, overdrafts & loans	592616	853823	—	1298	426	432
7A.3. Term loans	910665	1241021	7565	78627	235	126
Security-wise						
7B.1. Secured by tangible assets	949291	1214096	900	45442	1001	1010
7B.2. Covered by Bank/Govt. Guarantees	92950	84781	—	—	—	—
7B.3. Unsecured	638988	1015291	6665	34483	52	35
Sector-wise						
7C.I. Advances in India	1681230	2314167	7565	79925	1053	1045
(i) Priority sectors	347455	509343	—	25163	173	172
(ii) Public sectors	9890	8192	—	—	—	—
(iii) Banks	52	—	—	—	—	—
(iv) Others	1323833	1796632	7565	54762	880	873
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	42071 (1.1)	70216 (1.3)	243 (0.1)	202 (0.0)	38 (0.5)	78 (0.8)
8.1. Premises	35346	59945	—	—	—	—
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	6725	10271	243	202	38	78
9. Other Assets	522327 (13.9)	896767 (16.3)	30129 (10.5)	75014 (12.0)	246 (3.2)	258 (2.8)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	34594	44420	3346	11513	63	94
9.3 Tax paid	26063	32374	515	3879	24	20
9.4 Stationery and Stamps	49	142	—	—	—	—
9.5 Others	461621	819831	26268	59622	159	144
Total Assets	3747309 (100.0)	5498715 (100.0)	287972 (100.0)	623656 (100.0)	7733 (100.0)	9380 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2006 (43)	2007 (44)	2006 (45)	2007 (46)	2006 (47)	2007 (48)
1. Capital	4838 (54.6)	4838 (43.8)	34434 (63.4)	34434 (36.9)	15596 (36.4)	15851 (40.1)
2. Reserves and Surplus	1416 (16.0)	2452 (22.2)	2462 (4.5)	3673 (3.9)	569 (1.3)	569 (1.4)
2.1. Statutory Reserves	1551	1830	684	987	569	569
2.2. Capital Reserves	208	208	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	115	115	—	—	—	—
2.5. Revenue and other Reserves	1677	1677	970	969	—	—
2.6. Balance of Profit	-2135	-1378	808	1717	—	—
3. Deposits	2144 (24.2)	3522 (31.9)	13710 (25.3)	26139 (28.0)	20257 (47.3)	19406 (49.1)
Type-wise						
3A.1. Demand deposits	1283	1491	1822	7029	967	723
(i) From banks	686	1137	62	23	192	82
(ii) From others	597	354	1760	7006	775	641
3A.2. Savings bank deposits	250	212	78	102	3751	3736
3A.3. Term deposits	611	1819	11810	19008	15539	14947
(i) From banks	—	—	9500	14000	—	—
(ii) From others	611	1819	2310	5008	15539	14947
Location-wise						
3B.1. Deposits of branches in India	2144	3522	13710	26141	20256	19405
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	100 (1.1)	— —	3223 (5.9)	26975 (28.9)	3123 (7.3)	2804 (7.1)
4.1. Borrowings in India	100	—	3000	26975	—	1500
(i) From Reserve Bank of India	100	—	—	—	—	1500
(ii) From other banks	—	—	3000	26975	—	—
(iii) From other institutions and agencies	—	—	—	—	—	—
4.2. Borrowings outside India	—	—	223	—	3123	1304
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	362 (4.1)	232 (2.1)	456 (0.8)	2175 (2.3)	3276 (7.7)	890 (2.3)
5.1. Bills Payable	24	18	78	508	115	51
5.2. Inter-office adjustments	—	—	—	—	—	—
5.3. Interest accrued	3	2	45	331	2666	636
5.4. Others (including provisions)	335	212	333	1336	495	203
Total Liabilities	8860 (100.0)	11044 (100.0)	54285 (100.0)	93396 (100.0)	42821 (100.0)	39520 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2006	2007	2006	2007	2006	2007
	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash in hand	—	—	3	7	24	22
	—	—	(0.0)	(0.0)	(0.1)	(0.1)
2. Balances with RBI	175	277	720	1186	1095	1180
	(2.0)	(2.5)	(1.3)	(1.3)	(2.6)	(3.0)
3. Balances with banks in India	—	500	165	380	10418	8799
	—	(4.5)	(0.3)	(0.4)	(24.3)	(22.3)
4. Money at call and short notice	706	3526	8031	7607	—	—
	(8.0)	(31.9)	(14.8)	(8.1)	—	—
5. Balances with banks outside India	228	107	499	359	545	117
	(2.6)	(1.0)	(0.9)	(0.4)	(1.3)	(0.3)
6. Investments	3707	2797	9120	15771	11453	10444
	(41.8)	(25.3)	(16.8)	(16.9)	(26.7)	(26.4)
6.1. Investments in India	3707	2797	9120	15771	11453	10444
(i) Government securities	3121	2196	6752	12509	11353	10344
(ii) Other approved securities	102	102	—	—	100	100
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	484	499	2200	2200	—	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	168	1062	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	3070	3278	32799	64149	771	177
	(34.6)	(29.7)	(60.4)	(68.7)	(1.8)	(0.4)
Type-wise						
7A.1. Bills purchased and discounted	3039	3264	137	4580	171	—
7A.2. Cash credits, overdrafts & loans	—	—	22501	43087	347	10
7A.3. Term loans	31	14	10161	16482	253	167
Security-wise						
7B.1. Secured by tangible assets	30	13	17385	20957	771	177
7B.2. Covered by Bank/Govt. Guarantees	3039	3264	—	—	—	—
7B.3. Unsecured	1	—	15415	43192	—	—
Sector-wise						
7C.I. Advances in India	3070	3278	32800	64148	771	177
(i) Priority sectors	3039	3264	6787	19879	272	—
(ii) Public sectors	—	—	—	—	—	—
(iii) Banks	—	—	—	—	—	—
(iv) Others	31	14	26013	44269	499	177
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	32	129	400	780	1778	1657
	(0.4)	(1.2)	(0.7)	(0.8)	(4.2)	(4.2)
8.1. Premises	—	—	152	387	1736	1627
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	32	129	248	393	42	30
9. Other Assets	943	428	2547	3157	16738	17121
	(10.6)	(3.9)	(4.7)	(3.4)	(39.1)	(43.3)
9.1 Inter - office adjustments (net)	—	—	—	—	—	5
9.2 Interest accrued	73	91	349	572	551	835
9.3 Tax paid	751	166	—	—	493	494
9.4 Stationery and Stamps	—	—	—	—	—	—
9.5 Others	119	171	2198	2585	15694	15787
Total Assets	8861	11042	54284	93396	42822	39517
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Shinhan Bank #		Societe Generale		Sonali Bank	
	2006 (49)	2007 (50)	2006 (51)	2007 (52)	2006 (53)	2007 (54)
1. Capital	7866 (19.9)	16871 (31.2)	29835 (16.5)	29835 (10.4)	20 (0.7)	20 (0.5)
2. Reserves and Surplus	4226 (10.7)	4822 (8.9)	4073 (2.2)	4990 (1.7)	442 (14.7)	495 (12.4)
2.1. Statutory Reserves	3542	3942	2777	3330	354	371
2.2. Capital Reserves	—	—	—	—	28	28
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	251	—	—	—	6	—
2.5. Revenue and other Reserves	—	—	—	—	—	—
2.6. Balance of Profit	433	880	1296	1660	54	96
3. Deposits	14944 (37.8)	20772 (38.5)	94292 (52.0)	112777 (39.4)	2002 (66.6)	2810 (70.3)
Type-wise						
3A.1. Demand deposits	9778	8484	4065	3006	1267	2150
(i) From banks	—	—	132	268	514	1692
(ii) From others	9778	8484	3933	2738	753	458
3A.2. Savings bank deposits	128	208	312	1387	183	181
3A.3. Term deposits	5038	12080	89915	108384	552	479
(i) From banks	—	—	—	—	—	—
(ii) From others	5038	12080	89915	108384	552	479
Location-wise						
3B.1. Deposits of branches in India	14944	20773	94291	112778	2002	2810
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	8192 (20.7)	5933 (11.0)	49538 (27.3)	135005 (47.1)	— —	— —
4.1. Borrowings in India	1500	—	49538	135005	—	—
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	1500	—	17650	66000	—	—
(iii) From other institutions and agencies	—	—	31888	69005	—	—
4.2. Borrowings outside India	6692	5933	—	—	—	—
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	4308 (10.9)	5613 (10.4)	3461 (1.9)	3754 (1.3)	542 (18.0)	671 (16.8)
5.1. Bills Payable	479	715	1061	105	—	—
5.2. Inter-office adjustments	—	—	—	—	6	11
5.3. Interest accrued	6	65	1364	1238	8	8
5.4. Others (including provisions)	3823	4833	1036	2411	528	652
Total Liabilities	39536 (100.0)	54011 (100.0)	181199 (100.0)	286361 (100.0)	3006 (100.0)	3996 (100.0)

Note : Figures in brackets indicate per cent share in total.
See "Explanatory Notes".

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Shinhan Bank #		Societe Generale		Sonali Bank	
	2006 (49)	2007 (50)	2006 (51)	2007 (52)	2006 (53)	2007 (54)
1. Cash in hand	28 (0.1)	44 (0.1)	26 (0.0)	14 (0.0)	64 (2.1)	33 (0.8)
2. Balances with RBI	770 (1.9)	1408 (2.6)	4398 (2.4)	4816 (1.7)	260 (8.6)	311 (7.8)
3. Balances with banks in India	271 (0.7)	24006 (44.4)	10062 (5.6)	60020 (21.0)	79 (2.6)	329 (8.2)
4. Money at call and short notice	12788 (32.3)	750 (1.4)	19783 (10.9)	23474 (8.2)	100 (3.3)	—
5. Balances with banks outside India	5541 (14.0)	41 (0.1)	223 (0.1)	451 (0.2)	876 (29.1)	2002 (50.1)
6. Investments	6673 (16.9)	8226 (15.2)	108742 (60.0)	145672 (50.9)	705 (23.4)	538 (13.5)
6.1. Investments in India	6673	8226	108742	145672	705	538
(i) Government securities	5253	6866	65654	48182	436	430
(ii) Other approved securities	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	1420	1360	—	75958	—	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	43088	21532	269	108
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	9108 (23.0)	13628 (25.2)	27086 (14.9)	38487 (13.4)	300 (10.0)	334 (8.4)
Type-wise						
7A.1. Bills purchased and discounted	298	642	571	410	130	91
7A.2. Cash credits, overdrafts & loans	6155	7263	16715	21485	170	243
7A.3. Term loans	2655	5723	9800	16592	—	—
Security-wise						
7B.1. Secured by tangible assets	1832	4167	19364	22740	149	248
7B.2. Covered by Bank/Govt. Guarantees	3880	5820	4186	4938	—	—
7B.3. Unsecured	3396	3641	3536	10809	151	85
Sector-wise						
7C.I. Advances in India	9108	13628	27085	38486	300	334
(i) Priority sectors	4501	3189	1624	6362	130	91
(ii) Public sectors	—	—	—	—	—	—
(iii) Banks	—	—	—	156	—	—
(iv) Others	4607	10439	25461	31968	170	243
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	61 (0.2)	172 (0.3)	3456 (1.9)	3155 (1.1)	19 (0.6)	15 (0.4)
8.1. Premises	—	—	3158	2870	—	—
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	61	172	298	285	19	15
9. Other Assets	4296 (10.9)	5735 (10.6)	7420 (4.1)	10273 (3.6)	604 (20.1)	435 (10.9)
9.1. Inter - office adjustments (net)	—	—	—	—	22	20
9.2. Interest accrued	321	786	2405	2932	16	20
9.3. Tax paid	3752	4474	986	561	279	352
9.4. Stationery and Stamps	—	—	—	—	1	1
9.5. Others	223	475	4029	6780	286	42
Total Assets	39536 (100.0)	54010 (100.0)	181196 (100.0)	286362 (100.0)	3007 (100.0)	3997 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	Standard Chartered Bank		State Bank of Mauritius	
	2006	2007	2006	2007
	(55)	(56)	(57)	(58)
1. Capital	52820 (1.1)	52820 (0.9)	8339 (18.6)	8339 (16.2)
2. Reserves and Surplus	403342 (8.8)	527263 (9.0)	4943 (11.0)	7109 (13.8)
2.1. Statutory Reserves	177857	211965	1224	1421
2.2. Capital Reserves	22990	31760	581	581
2.3. Share Premium	—	—	—	—
2.4. Investments Fluctuations Reserves	—	—	512	571
2.5. Revenue and other Reserves	189460	283538	341	1719
2.6. Balance of Profit	13035	—	2285	2817
3. Deposits	2845980 (61.9)	3417405 (58.1)	26440 (59.0)	21178 (41.2)
Type-wise				
3A.1. Demand deposits	910367	903924	2498	2617
(i) From banks	28096	40730	21	56
(ii) From others	882271	863194	2477	2561
3A.2. Savings bank deposits	509639	554816	390	620
3A.3. Term deposits	1425974	1958665	23552	17941
(i) From banks	—	45434	—	—
(ii) From others	1425974	1913231	23552	17941
Location-wise				
3B.1. Deposits of branches in India	2845981	3417404	26440	21178
3B.2. Deposits of branches outside India	—	—	—	—
4. Borrowings	791678 (17.2)	635182 (10.8)	3900 (8.7)	13329 (25.9)
4.1. Borrowings in India	332497	441812	3900	9092
(i) From Reserve Bank of India	5000	4200	—	—
(ii) From other banks	255875	335362	3400	6000
(iii) From other institutions and agencies	71622	102250	500	3092
4.2. Borrowings outside India	459181	193370	—	4237
Secured borrowings included in 4.	—	—	500	3092
5. Other Liabilities	501641 (10.9)	1252650 (21.3)	1221 (2.7)	1465 (2.8)
5.1. Bills Payable	36701	42832	581	132
5.2. Inter-office adjustments	—	—	—	—
5.3. Interest accrued	28335	36983	141	430
5.4. Others (including provisions)	436605	1172835	499	903
Total Liabilities	4595461 (100.0)	5885320 (100.0)	44843 (100.0)	51420 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	Standard Chartered Bank		State Bank of Mauritius	
	2006	2007	2006	2007
	(55)	(56)	(57)	(58)
1. Cash in hand	6844	8043	38	29
	(0.1)	(0.1)	(0.1)	(0.1)
2. Balances with RBI	133276	192311	1865	1655
	(2.9)	(3.3)	(4.2)	(3.2)
3. Balances with banks in India	77586	58056	1038	169
	(1.7)	(1.0)	(2.3)	(0.3)
4. Money at call and short notice	252451	132872	—	11037
	(5.5)	(2.3)	—	(21.5)
5. Balances with banks outside India	8649	11399	2438	5958
	(0.2)	(0.2)	(5.4)	(11.6)
6. Investments	1063172	1190229	11892	12640
	(23.1)	(20.2)	(26.5)	(24.6)
6.1. Investments in India	1063172	1190229	11892	12640
(i) Government securities	807658	966933	9525	10952
(ii) Other approved securities	—	—	—	—
(iii) Shares	41217	1897	—	21
(iv) Debentures and Bonds	181092	171318	2367	1667
(v) Subsidiaries and/or joint ventures	7	1	—	—
(vi) Others	33198	50080	—	—
6.2. Investments outside India	—	—	—	—
(i) Government securities	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—
(iii) Others	—	—	—	—
7. Advances	2407672	3010379	22507	13428
	(52.4)	(51.2)	(50.2)	(26.1)
Type-wise				
7A.1. Bills purchased and discounted	169524	268247	2535	1239
7A.2. Cash credits, overdrafts & loans	1190125	1518278	2951	2872
7A.3. Term loans	1048023	1223854	17021	9317
Security-wise				
7B.1. Secured by tangible assets	1325980	1747044	19568	10286
7B.2. Covered by Bank/Govt. Guarantees	102469	84654	1865	97
7B.3. Unsecured	979224	1178681	1075	3045
Sector-wise				
7C.I. Advances in India	2407672	3010380	22506	13427
(i) Priority sectors	690476	843540	5023	4271
(ii) Public sectors	8806	915	29	—
(iii) Banks	—	—	—	—
(iv) Others	1708390	2165925	17454	9156
7C.II. Advances outside India	—	—	—	—
8. Fixed Assets	89138	87727	2111	3383
	(1.9)	(1.5)	(4.7)	(6.6)
8.1. Premises	84546	83881	1866	3204
8.2. Fixed assets under construction	733	578	151	—
8.3. Other Fixed assets	3859	3268	94	179
9. Other Assets	556670	1194302	2955	3121
	(12.1)	(20.3)	(6.6)	(6.1)
9.1 Inter - office adjustments (net)	—	—	—	—
9.2 Interest accrued	34602	42517	507	444
9.3 Tax paid	41752	26842	2135	2277
9.4 Stationery and Stamps	79	31	—	—
9.5 Others	480237	1124912	313	400
Total Assets	4595458	5885318	44844	51420
	(100.0)	(100.0)	(100.0)	(100.0)