

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -  
1997-98 (Part 8 of 11)**

**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova		Bank of Tokyo	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
<b>1. Capital</b>	<b>20</b>	<b>20</b>	<b>1868</b>	<b>1868</b>	<b>2465</b>	<b>3809</b>	<b>5530</b>	<b>6596</b>	<b>9978</b>	<b>9978</b>
	-	-	(4.8)	(4.5)	(45.9)	(31.6)	(8.4)	(7.8)	(5.9)	(7.5)
<b>2. Reserves and Surplus</b>	<b>42559</b>	<b>60260</b>	<b>1934</b>	<b>410</b>	<b>204</b>	<b>511</b>	<b>327</b>	<b>692</b>	<b>4873</b>	<b>2988</b>
	(8.4)	(8.7)	(4.9)	(1.0)	(3.8)	(4.2)	(0.5)	(0.8)	(2.9)	(2.3)
2.1. Statutory Reserves	9040	12580	478	478	61	153	320	462	2988	2988
2.2. Capital Reserves	25799	33499	152	52	-	-	7	8	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	7720	14181	-	100	-	-	-	-	-	-
2.5. Balance of Profit	-	-	1304	220	143	358	-	223	1885	-
<b>3. Deposits</b>	<b>315861</b>	<b>386030</b>	<b>28893</b>	<b>27604</b>	<b>1846</b>	<b>4705</b>	<b>39079</b>	<b>61175</b>	<b>103874</b>	<b>101409</b>
	(62.3)	(55.6)	(73.9)	(66.3)	(34.4)	(39.0)	(59.4)	(72.4)	(61.9)	(76.6)
3.1. Demand deposits	56179	61736	1294	1068	638	894	2418	3634	26088	26700
(i) From banks	659	680	105	6	104	446	293	410	2750	2888
(ii) From others	55520	61057	1189	1062	534	448	2125	3224	23338	23813
3.2. Savings bank deposits	14808	25624	752	800	81	106	750	923	5194	4545
3.3. Term deposits	244875	298670	26847	25735	1127	3706	35911	56617	72592	70164
(i) From banks	18245	-	-	-	-	-	17403	18525	36177	12924
(ii) From others	226629	298670	26847	25735	1127	3706	18508	38092	36415	57240
3.A. Deposits of branches in India	315861	386030	28893	27604	1846	4705	39079	61175	103874	101409
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>110709</b>	<b>201420</b>	<b>3309</b>	<b>6905</b>	<b>54</b>	<b>2023</b>	<b>17347</b>	<b>13993</b>	<b>37274</b>	<b>8485</b>
	(21.8)	(29.0)	(8.5)	(16.6)	(1.0)	(16.8)	(26.4)	(16.6)	(22.2)	(6.4)
4.1. Borrowings in India	66131	84316	3309	6905	24	39	17331	12959	18000	2000
(i) From Reserve Bank of India	9656	8183	-	550	-	39	6985	5359	-	-
(ii) From other banks	40150	50923	3300	3725	-	-	10000	4000	11000	2000
(iii) From other institutions and agencies	16325	25210	9	2630	24	-	346	3600	7000	-
4.2. Borrowings outside India	44578	117104	-	-	30	1984	17	1034	19274	6485
<b>5. Other liabilities</b>	<b>38063</b>	<b>46851</b>	<b>3100</b>	<b>4876</b>	<b>800</b>	<b>1005</b>	<b>3484</b>	<b>2007</b>	<b>11771</b>	<b>9522</b>
	(7.5)	(6.7)	(7.9)	(11.7)	(14.9)	(8.3)	(5.3)	(2.4)	(7.0)	(7.2)
5.1. Bills payable	7653	11199	78	228	11	24	2264	1001	2929	1091
5.2. Inter-office adjustments	-	-	31	37	375	-	-	20	1935	297
5.3. Interest accrued	3199	7852	1555	3098	41	174	778	683	1502	2312

5.4. Others (including provisions)	27211	27800	1436	1513	374	808	443	303	5405	5822
<b>Total Liabilities</b>	<b>507213</b>	<b>694580</b>	<b>39104</b>	<b>41663</b>	<b>5369</b>	<b>12054</b>	<b>65768</b>	<b>84464</b>	<b>167770</b>	<b>132382</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 America		Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova		Bank of Tokyo	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
<b>1. Cash in hand</b>	<b>1267</b>	<b>1465</b>	<b>15</b>	<b>25</b>	<b>26</b>	<b>22</b>	<b>18</b>	<b>57</b>	<b>330</b>	<b>271</b>
	(0.2)	(0.2)	-	(0.1)	(0.5)	(0.2)	-	(0.1)	(0.2)	(0.2)
<b>2. Balances with RBI</b>	<b>24706</b>	<b>44725</b>	<b>1164</b>	<b>1362</b>	<b>485</b>	<b>286</b>	<b>4642</b>	<b>6728</b>	<b>8762</b>	<b>10147</b>
	(4.9)	(6.4)	(3.0)	(3.3)	(9.0)	(2.4)	(7.1)	(8.0)	(5.2)	(7.7)
3. Balances with banks in India	954	516	7	21	60	91	1108	120	1839	5495
	(0.2)	(0.1)	-	(0.1)	(1.1)	(0.8)	(1.7)	(0.1)	(1.1)	(4.2)
4. Money at call and short notice	-	-	3591	5101	-	-	-	-	-	-
	-	-	(9.2)	(12.2)	-	-	-	-	-	-
5. Balances with banks outside India	151	6393	299	494	402	1123	1707	5207	1374	154
	-	(0.9)	(0.8)	(1.2)	(7.5)	(9.3)	(2.6)	(6.2)	(0.8)	(0.1)
<b>6. Investments</b>	<b>131964</b>	<b>191697</b>	<b>9002</b>	<b>12578</b>	<b>422</b>	<b>1221</b>	<b>11672</b>	<b>18104</b>	<b>35405</b>	<b>31158</b>
	(26.0)	(27.6)	(23.0)	(30.2)	(7.9)	(10.1)	(17.7)	(21.4)	(21.1)	(23.5)
6.A. Investments in India	131964	191697	9002	12578	422	1221	11672	18104	35405	31158
(i) Government securities	99794	169374	8847	10085	422	1221	10752	16684	32700	28611
(ii) Other approved securities	-	-	84	91	-	-	20	20	2480	2351
(iii) Shares	6	6	-	713	-	-	-	-	104	100
(iv) Debentures and bonds	28109	17945	71	1688	-	-	900	1400	22	15
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	4055	4371	-	-	-	-	-	-	100	81
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>294259</b>	<b>384409</b>	<b>22751</b>	<b>19910</b>	<b>3602</b>	<b>8157</b>	<b>43188</b>	<b>50479</b>	<b>109340</b>	<b>70552</b>
	(58.0)	(55.3)	(58.2)	(47.8)	(67.1)	(67.7)	(65.7)	(59.8)	(65.2)	(53.3)
7.1. Bills purchased and discounted	4967	37660	9247	5760	674	1937	3940	4979	18770	5299
7.2. Cash credits, overdrafts & loans	121765	164224	4171	8261	2743	5854	20686	24687	69894	43649
7.3. Term loans	167526	182524	9333	5889	185	367	18562	20813	20676	21604
<b>8. Fixed Assets</b>	<b>4858</b>	<b>5454</b>	<b>666</b>	<b>657</b>	<b>63</b>	<b>58</b>	<b>267</b>	<b>458</b>	<b>1805</b>	<b>2408</b>
	(1.0)	(0.8)	(1.7)	(1.6)	(1.2)	(0.5)	(0.4)	(0.5)	(1.1)	(1.8)
8.1. Premises	2456	2375	-	455	-	-	96	205	796	922
8.2. Fixed assets under construction	-	236	-	-	-	-	-	-	170	447
8.3. Other fixed assets	2402	2843	666	202	63	58	171	253	839	1038
<b>9. Other Assets</b>	<b>49055</b>	<b>59922</b>	<b>1609</b>	<b>1515</b>	<b>308</b>	<b>1095</b>	<b>3165</b>	<b>3312</b>	<b>8916</b>	<b>12196</b>
	(9.7)	(8.6)	(4.1)	(3.6)	(5.7)	(9.1)	(4.8)	(3.9)	(5.3)	(9.2)
9.1. Inter - office adjustments (net)	4142	3423	-	-	-	328	7	-	-	-
9.2. Interest accrued	8305	6325	422	365	4	19	773	694	2401	2688
9.3. Tax paid	6828	11065	631	764	266	667	321	368	-	9508
9.4. Stationery and stamps	28	36	-	-	2	2	-	-	-	-
9.5. Others	29751	39074	556	386	36	78	2064	2250	6515	-

<b>Total Assets</b>	<b>507213</b>	<b>694580</b>	<b>39104</b>	<b>41663</b>	<b>5369</b>	<b>12054</b>	<b>65768</b>	<b>84464</b>	<b>167770</b>	<b>132382</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									
	Banque Indosuez		Banque Nationale De Paris		Barclays Bank		British Bank of Middle East		Chase Manhattan Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
<b>1. Capital</b>	-	-	<b>100</b>	<b>100</b>	<b>2060</b>	<b>2060</b>	-	-	<b>3156</b>	<b>3156</b>
	-	-	(0.1)	(0.1)	(5.0)	(7.0)	-	-	(55.7)	(27.4)
<b>2. Reserves and Surplus</b>	<b>7286</b>	<b>5774</b>	<b>15191</b>	<b>16683</b>	<b>1952</b>	<b>2832</b>	<b>9964</b>	<b>10273</b>	<b>27</b>	<b>341</b>
	(6.4)	(6.0)	(11.6)	(9.0)	(4.7)	(9.6)	(9.1)	(8.1)	(0.5)	(3.0)
2.1. Statutory Reserves	1174	1174	2015	2377	408	509	1968	2029	5	68
2.2. Capital Reserves	-	-	-	-	-	5	2329	2210	-	8
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	5240	5779	10716	12072	-	373	-	100	-	-
2.5. Balance of Profit	872	-1180	2461	2234	1544	1945	5667	5934	22	265
<b>3. Deposits</b>	<b>77140</b>	<b>49802</b>	<b>64437</b>	<b>78175</b>	<b>21837</b>	<b>13562</b>	<b>89284</b>	<b>101458</b>	<b>364</b>	<b>258</b>
	(67.5)	(52.0)	(49.1)	(42.2)	(52.6)	(45.8)	(81.9)	(79.6)	(6.4)	(2.2)
3.1. Demand deposits	6205	6217	21331	24785	1105	1465	8080	3480	113	147
(i) From banks	78	91	12	60	-	13	112	149	-	-
(ii) From others	6126	6125	21319	24725	1105	1451	7968	3331	113	147
3.2. Savings bank deposits	2022	1043	2455	1686	111	186	2653	2900	-	-
3.3. Term deposits	68913	42543	40652	51704	20621	11911	78551	95079	251	110
(i) From banks	-	518	-	-	2917	-	-	-	-	-
(ii) From others	68913	42026	40652	51704	17704	11911	78551	95079	251	110
3.A. Deposits of branches in India	77140	49802	64437	78175	21837	13562	89284	101458	364	258
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>20710</b>	<b>24186</b>	<b>44563</b>	<b>83341</b>	<b>14000</b>	<b>10002</b>	<b>25</b>	<b>5000</b>	<b>1902</b>	<b>7125</b>
	(18.1)	(25.2)	(33.9)	(45.0)	(33.7)	(33.8)	-	(3.9)	(33.6)	(61.9)
4.1. Borrowings in India	20710	24186	44510	82717	14000	10000	25	5000	1900	7125
(i) From Reserve Bank of India	-	200	-	-	-	-	-	-	-	-
(ii) From other banks	9510	20800	17587	50144	13500	10000	-	3500	1900	5500
(iii) From other institutions and agencies	11200	3186	26923	32573	500	-	25	1500	-	1625
4.2. Borrowings outside India	-	-	53	624	-	2	-	-	2	-
<b>5. Other liabilities</b>	<b>9182</b>	<b>16026</b>	<b>7022</b>	<b>6970</b>	<b>1664</b>	<b>1159</b>	<b>9696</b>	<b>10698</b>	<b>218</b>	<b>633</b>
	(8.0)	(16.7)	(5.3)	(3.8)	(4.0)	(3.9)	(8.9)	(8.4)	(3.9)	(5.5)
5.1. Bills payable	627	140	2010	1687	53	114	365	279	-	-
5.2. Inter-office adjustments	-	-	2521	519	78	-	963	1143	-	-
5.3. Interest accrued	4444	11340	893	2450	959	437	5621	6068	-	113
5.4. Others (including provisions)	4112	4546	1598	2314	574	607	2746	3208	218	520
<b>Total Liabilities</b>	<b>114318</b>	<b>95788</b>	<b>131313</b>	<b>185270</b>	<b>41513</b>	<b>29615</b>	<b>108969</b>	<b>127429</b>	<b>5668</b>	<b>11513</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									
	Banque Indosuez		Banque Nationale De Paris		Barclays Bank		British Bank of Middle East		Chase Manhattan Bank	
	1997 (21)	1998 (22)	1997 (23)	1998 (24)	1997 (25)	1998 (26)	1997 (27)	1998 (28)	1997 (29)	1998 (30)
<b>1. Cash in hand</b>	<b>47</b>	<b>40</b>	<b>90</b>	<b>92</b>	<b>5</b>	<b>5</b>	<b>41</b>	<b>63</b>	-	-
	-	-	(0.1)	-	-	-	-	-	-	-
<b>2. Balances with RBI</b>	<b>7550</b>	<b>5665</b>	<b>8684</b>	<b>9751</b>	<b>1761</b>	<b>701</b>	<b>2848</b>	<b>4765</b>	<b>95</b>	<b>113</b>
	(6.6)	(5.9)	(6.6)	(5.3)	(4.2)	(2.4)	(2.6)	(3.7)	(1.7)	(1.0)
3. Balances with banks in India	60	81	136	90	90	106	587	365	46	10
	(0.1)	(0.1)	(0.1)	-	(0.2)	(0.4)	(0.5)	(0.3)	(0.8)	(0.1)
4. Money at call and short notice	1000	-	10415	31991	-	2000	1000	-	-	4226
	(0.9)	-	(7.9)	(17.3)	-	(6.8)	(0.9)	-	-	(36.7)
5. Balances with banks outside India	32449	16505	2427	3045	51	178	17410	11230	6	9
	(28.4)	(17.2)	(1.8)	(1.6)	(0.1)	(0.6)	(16.0)	(8.8)	(0.1)	(0.1)
<b>6. Investments</b>	<b>30930</b>	<b>27292</b>	<b>35217</b>	<b>67347</b>	<b>16959</b>	<b>14320</b>	<b>35864</b>	<b>53121</b>	<b>4028</b>	<b>5150</b>
	(27.1)	(28.5)	(26.8)	(36.4)	(40.9)	(48.4)	(32.9)	(41.7)	(71.1)	(44.7)
6.A. Investments in India	30930	27292	35217	67347	16959	14320	35864	53121	4028	5150
(i) Government securities	22722	23372	23829	38514	14089	6163	25382	30361	3961	5074
(ii) Other approved securities	-	-	248	204	262	275	2686	2752	67	76
(iii) Shares	4	4	2	1002	-	5922	1	1	-	-
(iv) Debentures and bonds	5505	3916	1501	16086	150	-	7796	18700	-	-
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	2700	-	9636	11541	2458	1960	-	1308	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>30298</b>	<b>28846</b>	<b>59920</b>	<b>58197</b>	<b>17606</b>	<b>7173</b>	<b>43494</b>	<b>46771</b>	-	-
	(26.5)	(30.1)	(45.6)	(31.4)	(42.4)	(24.2)	(39.9)	(36.7)	-	-
7.1. Bills purchased and discounted	2822	1511	9218	4020	815	144	4221	3731	-	-
7.2. Cash credits, overdrafts & loans	13965	15954	39546	43934	6132	2913	3623	4220	-	-
7.3. Term loans	13512	11381	11155	10243	10658	4116	35649	38820	-	-
<b>8. Fixed Assets</b>	<b>1319</b>	<b>1272</b>	<b>7723</b>	<b>8040</b>	<b>1482</b>	<b>1835</b>	<b>2748</b>	<b>2637</b>	<b>179</b>	<b>143</b>
	(1.2)	(1.3)	(5.9)	(4.3)	(3.6)	(6.2)	(2.5)	(2.1)	(3.2)	(1.2)
8.1. Premises	1048	996	7139	7221	1197	1537	2563	2505	-	-
8.2. Fixed assets under construction	-	-	62	42	-	-	-	-	-	-
8.3. Other fixed assets	271	276	523	777	285	299	185	132	179	143
<b>9. Other Assets</b>	<b>10663</b>	<b>16087</b>	<b>6702</b>	<b>6717</b>	<b>3558</b>	<b>3298</b>	<b>4976</b>	<b>8478</b>	<b>1315</b>	<b>1864</b>
	(9.3)	(16.8)	(5.1)	(3.6)	(8.6)	(11.1)	(4.6)	(6.7)	(23.2)	(16.2)
9.1. Inter - office adjustments (net)	796	24	-	-	-	-	-	-	267	106
9.2. Interest accrued	1640	8258	1187	1201	546	249	1413	2854	126	239
9.3. Tax paid	2738	2238	663	955	305	440	1042	1495	94	375
9.4. Stationery and stamps	2	-	7	2	-	-	4	5	-	-
9.5. Others	5487	5566	4845	4558	2707	2608	2516	4124	827	1144
<b>Total Assets</b>	<b>114318</b>	<b>95788</b>	<b>131313</b>	<b>185270</b>	<b>41513</b>	<b>29615</b>	<b>108969</b>	<b>127429</b>	<b>5668</b>	<b>11513</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

- : Nil or negligible.

*Source* : Annual accounts of banks.