

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1997-98 (Part 9 of 11)**

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Chinatrust Commercial Bank		Cho Hung Bank		Citibank		Commercial Bank of Korea		Commerzbank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	3509	3509	3454	3454	-	-	3587	3587	7435	7435
	(44.0)	(59.4)	(40.9)	(42.0)	-	-	(98.4)	(94.7)	(27.7)	(17.5)
2. Reserves and Surplus	11	11	119	530	86814	98428	16	85	49	-35
	(0.1)	(0.2)	(1.4)	(6.4)	(9.0)	(9.1)	(0.4)	(2.2)	(0.2)	(-0.1)
2.1. Statutory Reserves	2	2	24	106	16174	18559	4	31	10	10
2.2. Capital Reserves	-	-	-	-	-	130	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	9	9	-	-	13182	12854	-	-	-	-
2.5. Balance of Profit	-	-	95	424	57457	66886	12	54	39	-45
3. Deposits	989	685	2167	3079	720352	755072	16	4	10262	13125
	(12.4)	(11.6)	(25.6)	(37.4)	(74.6)	(69.9)	(0.4)	(0.1)	(38.2)	(30.9)
3.1. Demand deposits	165	215	2149	2746	146187	126202	14	2	1165	1042
(i) From banks	-	-	-	-	2087	4788	2	-	70	99
(ii) From others	165	215	2149	2746	144099	121414	12	2	1095	943
3.2. Savings bank deposits	57	71	17	11	23628	23113	2	1	62	185
3.3. Term deposits	767	399	-	322	550538	605757	-	-	9036	11898
(i) From banks	-	-	-	-	-	450	-	-	-	500
(ii) From others	767	399	-	322	550538	605307	-	-	9036	11398
3.A. Deposits of branches in India	989	685	2167	3079	720352	755072	16	4	10262	13125
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	3200	1500	2500	600	62155	126493	-	-	8210	21393
	(40.1)	(25.4)	(29.6)	(7.3)	(6.4)	(11.7)	-	-	(30.6)	(50.3)
4.1. Borrowings in India	3200	1500	2500	600	59455	125190	-	-	8210	21393
(i) From Reserve Bank of India	-	-	-	-	17741	14141	-	-	2410	1816
(ii) From other banks	3200	650	1000	400	25515	84475	-	-	4300	17477
(iii) From other institutions and agencies	-	850	1500	200	16199	26574	-	-	1500	2100
4.2. Borrowings outside India	-	-	-	-	2700	1303	-	-	-	-
5. Other liabilities	267	199	211	563	95865	99799	27	112	875	614
	(3.4)	(3.4)	(2.5)	(6.8)	(9.9)	(9.2)	(0.7)	(2.9)	(3.3)	(1.4)
5.1. Bills payable	162	19	-	-	27527	26523	-	-	-	-
5.2. Inter-office adjustments	39	61	-	-	27128	31222	-	-	-	229
5.3. Interest accrued	19	19	-	4	8764	11897	-	-	75	209

5.4. Others (including provisions)	47	100	211	559	32447	30157	27	112	800	176
Total Liabilities	7976	5904	8450	8226	965186	1079793	3646	3787	26831	42532
	(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									
	Chinatrust Commercial Bank		Cho Hung Bank		Citibank		Commercial Bank of Korea		Commerzbank	
	1997 (31)	1998 (32)	1997 (33)	1998 (34)	1997 (35)	1998 (36)	1997 (37)	1998 (38)	1997 (39)	1998 (40)
1. Cash in hand	15	18	16	15	1529	2093	-	2	2	35
	(0.2)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	-	-	-	(0.1)
2. Balances with RBI	328	107	327	277	46927	45385	21	2	1336	1605
	(4.1)	(1.8)	(3.9)	(3.4)	(4.9)	(4.2)	(0.6)	-	(5.0)	(3.8)
3. Balances with banks in India	458	54	22	9	39070	33242	3217	1849	174	21
	(5.7)	(0.9)	(0.3)	(0.1)	(4.0)	(3.1)	(88.2)	(48.8)	(0.6)	(0.1)
4. Money at call and short notice	-	-	-	-	5422	2010	-	-	-	-
	-	-	-	-	(0.6)	(0.2)	-	-	-	-
5. Balances with banks outside India	1865	19	57	7	145736	161928	-	160	2	713
	(23.4)	(0.3)	(0.7)	(0.1)	(15.1)	(15.0)	-	(4.2)	-	(1.7)
6. Investments	2497	2826	2834	1883	232873	255652	1	485	3819	17145
	(31.3)	(47.9)	(33.5)	(22.9)	(24.1)	(23.7)	-	(12.8)	(14.2)	(40.3)
6.A. Investments in India	2497	2826	2834	1883	232873	255652	1	485	3819	17145
(i) Government securities	1517	1846	896	1383	180870	210691	1	485	3819	9445
(ii) Other approved securities	-	-	-	-	3653	3584	-	-	-	-
(iii) Shares	-	-	-	-	1	1	-	-	-	-
(iv) Debentures and bonds	-	-	-	500	34539	31984	-	-	-	7700
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	980	980	1938	-	13810	9393	-	-	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	2129	2117	3980	4616	398438	476683	2	827	16379	19050
	(26.7)	(35.9)	(47.1)	(56.1)	(41.3)	(44.1)	(0.1)	(21.8)	(61.0)	(44.8)
7.1. Bills purchased and discounted	1	3	244	421	19599	20046	-	-	4032	2975
7.2. Cash credits, overdrafts & loans	2128	418	2936	3395	58060	71169	-	800	2684	4486
7.3. Term loans	-	1696	800	800	320780	385467	2	27	9662	11589
8. Fixed Assets	354	362	153	94	21114	23729	124	128	675	570
	(4.4)	(6.1)	(1.8)	(1.1)	(2.2)	(2.2)	(3.4)	(3.4)	(2.5)	(1.3)
8.1. Premises	94	83	-	-	8667	8974	38	-	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-	-	-	-	-
8.3. Other fixed assets	259	279	153	94	12447	14755	86	128	675	570
9. Other Assets	332	401	1062	1325	74077	79072	280	335	4444	3394
	(4.2)	(6.8)	(12.6)	(16.1)	(7.7)	(7.3)	(7.7)	(8.8)	(16.6)	(8.0)
9.1. Inter - office adjustments (net)	-	-	-	-	-	-	-	-	755	-
9.2. Interest accrued	49	151	224	244	16102	13488	25	38	426	483
9.3. Tax paid	47	69	127	475	-	-	9	71	9	133
9.4. Stationery and stamps	-	-	-	-	102	179	-	-	-	-
9.5. Others	236	181	711	605	57874	65405	247	227	3254	2778

Total Assets	7976	5904	8450	8226	965186	1079793	3646	3787	26831	42532
	(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									
	Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank		Grindlays Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	3765	3765	29233	29233	3134	4954	3193	5698	8516	8516
	(4.4)	(4.0)	(9.9)	(8.9)	(31.5)	(32.2)	(12.1)	(13.1)	(0.9)	(0.8)
2. Reserves and Surplus	2620	2069	14159	25890	323	471	-	444	79348	94998
	(3.1)	(2.2)	(4.9)	(7.9)	(3.2)	(3.1)	-	(1.0)	(8.7)	(9.4)
2.1. Statutory Reserves	1427	1427	2880	5226	66	96	-	444	9389	13991
2.2. Capital Reserves	23	25	24	25	7	7	-	-	32930	32930
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	-	2850	4410	-	-	-	-	20033	20493
2.5. Balance of Profit	1169	617	8405	16229	249	368	-	-	16995	27584
3. Deposits	59513	67278	175667	202499	4077	6353	16809	16169	621114	776383
	(70.1)	(72.2)	(59.8)	(61.9)	(41.0)	(41.3)	(63.8)	(37.1)	(67.7)	(76.8)
3.1. Demand deposits	7841	6263	57609	57673	383	167	3373	1591	142167	145088
(i) From banks	16	35	628	231	-	-	-	-	5622	4452
(ii) From others	7825	6229	56981	57442	383	167	3373	1591	136545	140636
3.2. Savings bank deposits	194	70	6386	6003	23	32	10	6	103125	111159
3.3. Term deposits	51478	60944	111672	138823	3671	6154	13426	14572	375822	520137
(i) From banks	-	-	2500	-	800	1000	26	-	20	680
(ii) From others	51478	60944	109172	138823	2871	5154	13400	14572	375802	519457
3.A. Deposits of branches in India	59513	67278	175667	202499	4077	6353	16809	16169	621114	776383
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	13548	12987	48445	40627	2200	3000	5000	19509	150453	32727
	(16.0)	(13.9)	(16.5)	(12.4)	(22.1)	(19.5)	(19.0)	(44.7)	(16.4)	(3.2)
4.1. Borrowings in India	13474	12000	47961	37120	2200	3000	5000	19509	85511	27194
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	15000	-
(ii) From other banks	9882	12000	46586	35898	1000	2200	5000	14319	39205	16246
(iii) From other institutions and agencies	3592	-	1375	1222	1200	800	-	5190	31306	10948
4.2. Borrowings outside India	75	987	484	3506	-	-	-	-	64941	5534
5. Other liabilities	5493	7063	26201	29037	220	608	1357	1807	57746	98801
	(6.5)	(7.6)	(8.9)	(8.9)	(2.2)	(3.9)	(5.1)	(4.1)	(6.3)	(9.8)
5.1. Bills payable	922	384	4364	3589	52	26	96	380	23122	21751
5.2. Inter-office adjustments	5	115	10212	13160	1	42	646	761	-	-
5.3. Interest accrued	1097	1981	3691	8144	34	143	167	410	15301	17375
5.4. Others (including provisions)	3469	4584	7934	4145	132	397	448	256	19323	59675
Total Liabilities	84939	93162	293706	327286	9954	15386	26359	43626	917177	1011425
	(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									
	Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank		Grindlays Bank	
	1997 (41)	1998 (42)	1997 (43)	1998 (44)	1997 (45)	1998 (46)	1997 (47)	1998 (48)	1997 (49)	1998 (50)
1. Cash in hand	32	13	231	216	7	7	8	10	2053	3172
	-	-	(0.1)	(0.1)	(0.1)	-	-	-	(0.2)	(0.3)
2. Balances with RBI	6043	4122	16234	16588	415	274	1199	1580	72354	81661
	(7.1)	(4.4)	(5.5)	(5.1)	(4.2)	(1.8)	(4.5)	(3.6)	(7.9)	(8.1)
3. Balances with banks in India	2061	166	783	1131	470	1029	243	2	1180	1927
	(2.4)	(0.2)	(0.3)	(0.3)	(4.7)	(6.7)	(0.9)	-	(0.1)	(0.2)
4. Money at call and short notice	-	-	467	671	-	-	-	16746	30588	65751
	-	-	(0.2)	(0.2)	-	-	-	(38.4)	(3.3)	(6.5)
5. Balances with banks outside India	-	18049	16577	9488	1256	244	1493	42	16571	13463
	-	(19.4)	(5.6)	(2.9)	(12.6)	(1.6)	(5.7)	(0.1)	(1.8)	(1.3)
6. Investments	19816	21913	62997	105836	1057	4771	6510	7509	239066	335469
	(23.3)	(23.5)	(21.4)	(32.3)	(10.6)	(31.0)	(24.7)	(17.2)	(26.1)	(33.2)
6.A. Investments in India	19816	21913	62997	105836	1057	4771	6510	7509	239066	335469
(i) Government securities	18987	19162	52616	70339	1057	3371	4828	7259	193220	236573
(ii) Other approved securities	39	139	101	4	-	-	-	-	2184	2116
(iii) Shares	596	460	416	2404	-	-	-	-	438	434
(iv) Debentures and bonds	-	1958	9834	30264	-	1400	800	250	21965	82251
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	195	194	30	2825	-	-	882	-	21258	14095
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	51492	42897	169349	164335	4975	7046	14578	15477	429847	418893
	(60.6)	(46.0)	(57.7)	(50.2)	(50.0)	(45.8)	(55.3)	(35.5)	(46.9)	(41.4)
7.1. Bills purchased and discounted	3841	2954	20311	16504	2463	280	2341	2313	42439	45681
7.2. Cash credits, overdrafts & loans	18670	13533	61401	69327	890	1144	5232	8797	74733	72695
7.3. Term loans	28981	26410	87638	78504	1622	5622	7005	4367	312676	300516
8. Fixed Assets	293	281	13177	13225	157	137	517	354	42152	44079
	(0.3)	(0.3)	(4.5)	(4.0)	(1.6)	(0.9)	(2.0)	(0.8)	(4.6)	(4.4)
8.1. Premises	-	-	10542	10540	-	135	-	-	33492	33235
8.2. Fixed assets under construction	-	-	-	-	-	1	-	-	905	1523
8.3. Other fixed assets	293	281	2635	2684	157	-	517	354	7755	9320
9. Other Assets	5202	5721	13890	15795	1617	1879	1811	1907	83364	47011
	(6.1)	(6.1)	(4.7)	(4.8)	(16.2)	(12.2)	(6.9)	(4.4)	(9.1)	(4.6)
9.1. Inter - office adjustments (net)	-	-	51	-	-	-	-	-	4632	14753
9.2. Interest accrued	837	1049	2251	3717	58	175	143	232	7417	12717
9.3. Tax paid	640	-	4598	5396	16	8	85	65	1851	-
9.4. Stationery and stamps	-	-	117	185	-	-	-	-	-	-
9.5. Others	3725	4672	6872	6496	1543	1696	1584	1609	69465	19541
Total Assets	84939	93162	293706	327286	9954	15386	26359	43626	917177	1011425
	(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.