

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1997-98 (Part 10 of 11)**

FOREIGN BANKS

(Amount in Rs. lakh)

| Items | As on 31st March | | | | | | | | | |
|--|------------------|-------------|--------------------------|---------------|---------------------------------|--------------|-----------------|-------------|--------------|--------------|
| | Hanil Bank | | Hongkong & Shanghai Bank | | International Netherlanden Bank | | Krung Thai Bank | | Mashreq Bank | |
| | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 |
| | (51) | (52) | (53) | (54) | (55) | (56) | (57) | (58) | (59) | (60) |
| 1. Capital | | 3583 | - | - | 4873 | 6792 | 3584 | 3584 | 1220 | 3182 |
| | | (78.7) | - | - | (9.6) | (12.9) | (98.1) | (92.0) | (3.1) | (10.0) |
| 2. Reserves and Surplus | | 113 | 77083 | 84456 | 582 | 1657 | 1 | 100 | 2873 | 1971 |
| | | (2.5) | (13.3) | (11.4) | (1.2) | (3.1) | - | (2.6) | (7.3) | (6.2) |
| 2.1. Statutory Reserves | | 23 | 8489 | 9944 | 286 | 501 | - | 46 | 713 | 713 |
| 2.2. Capital Reserves | | - | 55000 | 55118 | - | - | - | - | - | - |
| 2.3. Share Premium | | - | - | - | - | - | - | - | - | - |
| 2.4. Revenue and other Reserves | | 91 | 26 | 26 | - | - | - | 54 | - | - |
| 2.5. Balance of Profit | | - | 13568 | 19369 | 297 | 1157 | 1 | - | 2161 | 1259 |
| 3. Deposits | | 553 | 452725 | 549293 | 4622 | 9617 | 6 | 32 | 27253 | 23732 |
| | | (12.2) | (78.2) | (74.1) | (9.1) | (18.3) | (0.2) | (0.8) | (69.6) | (74.8) |
| 3.1. Demand deposits | | 106 | 114299 | 116708 | 1889 | 4283 | 4 | 27 | 5350 | 5567 |
| (i) From banks | | - | 1261 | 1423 | 19 | 12 | - | - | 329 | 147 |
| (ii) From others | | 106 | 113037 | 115286 | 1870 | 4270 | 4 | 27 | 5021 | 5421 |
| 3.2. Savings bank deposits | | - | 59244 | 65027 | 540 | 376 | - | - | 644 | 895 |
| 3.3. Term deposits | | 448 | 279183 | 367557 | 2193 | 4958 | 2 | 5 | 21259 | 17270 |
| (i) From banks | | - | - | - | - | - | - | - | 326 | 174 |
| (ii) From others | | 448 | 279183 | 367557 | 2193 | 4958 | 2 | 5 | 20933 | 17096 |
| 3.A. Deposits of branches in India | | 553 | 452725 | 549293 | 4622 | 9617 | 6 | 32 | 27253 | 23732 |
| 3.B. Deposits of branches outside India | | - | - | - | - | - | - | - | - | - |
| 4. Borrowings | | 254 | 1580 | 39810 | 39018 | 32334 | - | - | 6500 | 1900 |
| | | (5.6) | (0.3) | (5.4) | (77.1) | (61.4) | - | - | (16.6) | (6.0) |
| 4.1. Borrowings in India | | 254 | 1255 | 38313 | 33771 | 30435 | - | - | 6500 | 1900 |
| (i) From Reserve Bank of India | | 254 | - | 7200 | - | 1186 | - | - | - | - |
| (ii) From other banks | | - | 1000 | 22443 | 28000 | 17560 | - | - | 3500 | 1000 |
| (iii) From other institutions and agencies | | - | 255 | 8670 | 5771 | 11689 | - | - | 3000 | 900 |
| 4.2. Borrowings outside India | | - | 325 | 1497 | 5247 | 1899 | - | - | - | - |
| 5. Other liabilities | | 46 | 47855 | 68218 | 1500 | 2281 | 61 | 180 | 1335 | 931 |
| | | (1.0) | (8.3) | (9.2) | (3.0) | (4.3) | (1.7) | (4.6) | (3.4) | (2.9) |
| 5.1. Bills payable | | 6 | 14578 | 13832 | 367 | 199 | 12 | 3 | 269 | 310 |
| 5.2. Inter-office adjustments | | - | - | 5028 | - | - | - | 163 | - | - |
| 5.3. Interest accrued | | 3 | 20907 | 24109 | 59 | 216 | - | - | 420 | 95 |

| | | | | | | | | | |
|------------------------------------|-------------|---------------|---------------|--------------|--------------|-------------|-------------|--------------|--------------|
| 5.4. Others (including provisions) | 37 | 12370 | 25249 | 1075 | 1865 | 49 | 14 | 646 | 526 |
| Total Liabilities | 4550 | 579244 | 741777 | 50596 | 52682 | 3653 | 3897 | 39181 | 31717 |
| | (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 | | | | | | | | | |
|---------------------------------------|------------------|-------------|--------------------------|---------------|---------------------------------|--------------|-----------------|------------|--------------|--------------|
| | Hanil Bank | | Hongkong & Shanghai Bank | | International Netherlanden Bank | | Krung Thai Bank | | Mashreq Bank | |
| | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 |
| | (51) | (52) | (53) | (54) | (55) | (56) | (57) | (58) | (59) | (60) |
| 1. Cash in hand | | 5 | 1391 | 1448 | 4 | 18 | - | - | 37 | 59 |
| | | (0.1) | (0.2) | (0.2) | - | - | - | - | (0.1) | (0.2) |
| 2. Balances with RBI | | 69 | 34744 | 48722 | 3364 | 1701 | 3 | 6 | 2753 | 2023 |
| | | (1.5) | (6.0) | (6.6) | (6.6) | (3.2) | (0.1) | (0.2) | (7.0) | (6.4) |
| 3. Balances with banks in India | | 23 | 8965 | 9094 | 1130 | 398 | 32 | 2574 | 45 | 6 |
| | | (0.5) | (1.5) | (1.2) | (2.2) | (0.8) | (0.9) | (66.1) | (0.1) | - |
| 4. Money at call and short notice | | 150 | 11500 | 1000 | 7722 | 4680 | - | 183 | 2000 | - |
| | | (3.3) | (2.0) | (0.1) | (15.3) | (8.9) | - | (4.7) | (5.1) | - |
| 5. Balances with banks outside India | | 22 | 23190 | 67932 | 176 | 546 | 7 | 23 | 986 | 1430 |
| | | (0.5) | (4.0) | (9.2) | (0.3) | (1.0) | (0.2) | (0.6) | (2.5) | (4.5) |
| 6. Investments | | 2541 | 186048 | 222113 | 18325 | 24320 | 2741 | 91 | 7888 | 8103 |
| | | (55.9) | (32.1) | (29.9) | (36.2) | (46.2) | (75.1) | (2.3) | (20.1) | (25.5) |
| 6.A. Investments in India | | 2541 | 186048 | 222113 | 18325 | 24320 | 2741 | 91 | 7888 | 8103 |
| (i) Government securities | | 541 | 126839 | 166313 | 8330 | 10172 | 326 | - | 7736 | 7679 |
| (ii) Other approved securities | | 2000 | 8133 | 6325 | - | - | 28 | 21 | 113 | 113 |
| (iii) Shares | | - | 373 | 89 | - | - | - | - | 16 | 16 |
| (iv) Debentures and bonds | | - | 25594 | 43480 | 8036 | 14148 | - | 70 | 23 | 295 |
| (v) Subsidiaries and joint ventures | | - | 5 | 5 | - | - | - | - | - | - |
| (vi) Others | | - | 25103 | 5900 | 1959 | - | 2387 | - | - | - |
| 6.B. Investments outside India | | - | - | - | - | - | - | - | - | - |
| (i) Government securities | | - | - | - | - | - | - | - | - | - |
| (ii) Subsidiaries and joint ventures | | - | - | - | - | - | - | - | - | - |
| (iii) Others | | - | - | - | - | - | - | - | - | - |
| 7. Advances | | 734 | 221923 | 280847 | 14648 | 14842 | 511 | 543 | 22244 | 15108 |
| | | (16.1) | (38.3) | (37.9) | (29.0) | (28.2) | (14.0) | (13.9) | (56.8) | (47.6) |
| 7.1. Bills purchased and discounted | | 59 | 31770 | 28681 | 38 | 109 | 500 | 534 | 9981 | 5010 |
| 7.2. Cash credits, overdrafts & loans | | 675 | 55210 | 113448 | 6306 | 3975 | - | - | 7108 | 7132 |
| 7.3. Term loans | | - | 134943 | 138718 | 8304 | 10758 | 11 | 9 | 5156 | 2966 |
| 8. Fixed Assets | | 132 | 40054 | 41018 | 365 | 535 | 94 | 98 | 289 | 439 |
| | | (2.9) | (6.9) | (5.5) | (0.7) | (1.0) | (2.6) | (2.5) | (0.7) | (1.4) |
| 8.1. Premises | | - | 34984 | 36683 | - | - | - | - | - | - |
| 8.2. Fixed assets under construction | | - | - | - | - | - | - | - | - | - |
| 8.3. Other fixed assets | | 132 | 5070 | 4334 | 365 | 535 | 94 | 98 | 289 | 439 |
| 9. Other Assets | | 873 | 51430 | 69604 | 4861 | 5640 | 265 | 380 | 2939 | 4549 |
| | | (19.2) | (8.9) | (9.4) | (9.6) | (10.7) | (7.2) | (9.7) | (7.5) | (14.3) |
| 9.1. Inter - office adjustments (net) | | - | - | - | - | - | - | - | - | - |
| 9.2. Interest accrued | | 204 | 7155 | 8746 | 716 | 667 | 50 | 22 | 280 | 371 |
| 9.3. Tax paid | | 35 | 9234 | 4776 | 218 | 542 | 4 | 46 | 1347 | 1580 |
| 9.4. Stationery and stamps | | - | 214 | 219 | - | - | - | - | 1 | 2 |
| 9.5. Others | | 634 | 34827 | 55864 | 3927 | 4431 | 211 | 312 | 1311 | 2596 |

| | | | | | | | | | |
|---------------------|-------------|---------------|---------------|--------------|--------------|-------------|-------------|--------------|--------------|
| Total Assets | 4550 | 579244 | 741777 | 50596 | 52682 | 3653 | 3897 | 39181 | 31717 |
| | (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 | | | | | | | | | |
|--|-------------------------|--------------|-----------------------|-------------|--------------|--------------|--------------|--------------|------------------|--------------|
| | Oman International Bank | | Overseas Chinese Bank | | Sakura Bank | | Sanwa Bank | | Societe Generale | |
| | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 |
| | (61) | (62) | (63) | (64) | (65) | (66) | (67) | (68) | (69) | (70) |
| 1. Capital | 2642 | 2642 | 3563 | 3776 | 8862 | 8862 | 5680 | 5680 | 4075 | 4075 |
| | (6.6) | (7.3) | (103.0) | (86.7) | (10.6) | (11.1) | (16.9) | (17.8) | (4.1) | (4.3) |
| 2. Reserves and Surplus | 2009 | 1269 | -213 | -174 | 4968 | 5125 | 943 | 1314 | 4749 | 4506 |
| | (5.0) | (3.5) | (-6.1) | (-4.0) | (5.9) | (6.4) | (2.8) | (4.1) | (4.8) | (4.7) |
| 2.1. Statutory Reserves | 569 | 569 | - | 8 | 1461 | 1493 | 379 | 461 | 1057 | 1267 |
| 2.2. Capital Reserves | - | - | - | - | - | - | 45 | 45 | 113 | 113 |
| 2.3. Share Premium | - | - | - | - | - | - | - | - | - | - |
| 2.4. Revenue and other Reserves | 833 | 364 | - | - | - | - | 519 | 807 | - | - |
| 2.5. Balance of Profit | 607 | 336 | -213 | -182 | 3507 | 3633 | - | - | 3580 | 3127 |
| 3. Deposits | 27165 | 29094 | 22 | 703 | 12976 | 11919 | 18739 | 20968 | 60419 | 65611 |
| | (67.6) | (80.1) | (0.6) | (16.1) | (15.5) | (14.9) | (55.6) | (65.8) | (61.0) | (69.1) |
| 3.1. Demand deposits | 2779 | 2834 | 11 | 356 | 8740 | 7690 | 3701 | 2924 | 1451 | 2310 |
| (i) From banks | 47 | 55 | - | - | - | - | 1 | 1 | 42 | 53 |
| (ii) From others | 2732 | 2779 | 11 | 356 | 8739 | 7689 | 3700 | 2923 | 1410 | 2257 |
| 3.2. Savings bank deposits | 1665 | 1726 | - | 9 | 945 | 1008 | 385 | 371 | 88 | 70 |
| 3.3. Term deposits | 22721 | 24534 | 11 | 337 | 3291 | 3221 | 14653 | 17674 | 58880 | 63232 |
| (i) From banks | 94 | 118 | - | - | - | - | - | - | 1796 | - |
| (ii) From others | 22628 | 24415 | 11 | 337 | 3291 | 3221 | 14653 | 17674 | 57084 | 63232 |
| 3.A. Deposits of branches in India | 27165 | 29094 | 22 | 703 | 12976 | 11919 | 18739 | 20968 | 60419 | 65611 |
| 3.B. Deposits of branches outside India | - | - | - | - | - | - | - | - | - | - |
| 4. Borrowings | 5970 | 184 | - | - | 56045 | 51463 | 7542 | 1025 | 25200 | 18185 |
| | (14.9) | (0.5) | - | - | (66.9) | (64.4) | (22.4) | (3.2) | (25.5) | (19.2) |
| 4.1. Borrowings in India | 5946 | 131 | - | - | 32700 | 6043 | 359 | 1025 | 25200 | 18185 |
| (i) From Reserve Bank of India | - | - | - | - | 5700 | - | - | 525 | - | - |
| (ii) From other banks | 5515 | 102 | - | - | 19000 | 6043 | - | 500 | 20000 | 16685 |
| (iii) From other institutions and agencies | 430 | 29 | - | - | 8000 | - | 359 | - | 5200 | 1500 |
| 4.2. Borrowings outside India | 24 | 53 | - | - | 23345 | 45419 | 7183 | - | - | - |
| 5. Other liabilities | 2381 | 3112 | 87 | 53 | 867 | 2483 | 803 | 2888 | 4553 | 2541 |
| | (5.9) | (8.6) | (2.5) | (1.2) | (1.0) | (3.1) | (2.4) | (9.1) | (4.6) | (2.7) |
| 5.1. Bills payable | 384 | 195 | - | - | 122 | 887 | 423 | 2750 | 592 | 253 |
| 5.2. Inter-office adjustments | - | - | - | - | - | - | - | - | 19 | 1 |
| 5.3. Interest accrued | 1535 | 2638 | - | 6 | 240 | 360 | 170 | 88 | 155 | 345 |
| 5.4. Others (including provisions) | 461 | 278 | 87 | 47 | 504 | 1237 | 210 | 50 | 3786 | 1943 |
| Total Liabilities | 40168 | 36300 | 3460 | 4358 | 83718 | 79852 | 33708 | 31875 | 98996 | 94918 |
| | (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 | | | | | | | | | |
|---------------------------------------|-------------------------|--------------|-----------------------|-------------|--------------|--------------|--------------|--------------|------------------|--------------|
| | Oman International Bank | | Overseas Chinese Bank | | Sakura Bank | | Sanwa Bank | | Societe Generale | |
| | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 | 1997 | 1998 |
| | (61) | (62) | (63) | (64) | (65) | (66) | (67) | (68) | (69) | (70) |
| 1. Cash in hand | 29 | 156 | - | 3 | 42 | 58 | 5 | 17 | 6 | 8 |
| | (0.1) | (0.4) | - | (0.1) | - | (0.1) | - | (0.1) | - | - |
| 2. Balances with RBI | 1180 | 1339 | 26 | 79 | 5602 | 2377 | 3649 | 5714 | 4549 | 4504 |
| | (2.9) | (3.7) | (0.8) | (1.8) | (6.7) | (3.0) | (10.8) | (17.9) | (4.6) | (4.7) |
| 3. Balances with banks in India | 182 | 96 | 1135 | 508 | 1976 | 2196 | 5 | 2 | 47 | 89 |
| | (0.5) | (0.3) | (32.8) | (11.7) | (2.4) | (2.8) | - | - | - | (0.1) |
| 4. Money at call and short notice | - | - | - | 287 | - | - | - | - | 5351 | 4344 |
| | - | - | - | (6.6) | - | - | - | - | (5.4) | (4.6) |
| 5. Balances with banks outside India | 158 | 443 | 1 | 73 | 78 | 22 | 20 | 52 | 74 | 682 |
| | (0.4) | (1.2) | - | (1.7) | (0.1) | - | (0.1) | (0.2) | (0.1) | (0.7) |
| 6. Investments | 7413 | 8582 | 1593 | 581 | 15559 | 18453 | 5614 | 6608 | 24506 | 30253 |
| | (18.5) | (23.6) | (46.0) | (13.3) | (18.6) | (23.1) | (16.7) | (20.7) | (24.8) | (31.9) |
| 6.A. Investments in India | 7413 | 8582 | 1593 | 581 | 15559 | 18453 | 5614 | 6608 | 24506 | 30253 |
| (i) Government securities | 7213 | 8382 | 31 | 233 | 14759 | 17662 | 5614 | 6608 | 22471 | 23949 |
| (ii) Other approved securities | 200 | 200 | 491 | - | 779 | - | - | - | 55 | 55 |
| (iii) Shares | - | - | - | - | 21 | 21 | - | - | 21 | 221 |
| (iv) Debentures and bonds | - | - | - | 300 | - | 769 | - | - | 960 | 2540 |
| (v) Subsidiaries and joint ventures | - | - | - | - | - | - | - | - | 1000 | - |
| (vi) Others | - | - | 1071 | 48 | - | - | - | - | - | 3488 |
| 6.B. Investments outside India | - | - | - | - | - | - | - | - | - | - |
| (i) Government securities | - | - | - | - | - | - | - | - | - | - |
| (ii) Subsidiaries and joint ventures | - | - | - | - | - | - | - | - | - | - |
| (iii) Others | - | - | - | - | - | - | - | - | - | - |
| 7. Advances | 21700 | 17119 | 150 | 2270 | 54333 | 50874 | 23010 | 17302 | 55898 | 45951 |
| | (54.0) | (47.2) | (4.3) | (52.1) | (64.9) | (63.7) | (68.3) | (54.3) | (56.5) | (48.4) |
| 7.1. Bills purchased and discounted | 10138 | 6479 | - | 678 | 11938 | 11110 | 3428 | 1459 | 4353 | 3400 |
| 7.2. Cash credits, overdrafts & loans | 3730 | 4397 | - | 260 | 31385 | 29115 | 18394 | 14527 | 22554 | 22516 |
| 7.3. Term loans | 7832 | 6244 | 150 | 1332 | 11009 | 10648 | 1187 | 1317 | 28992 | 20035 |
| 8. Fixed Assets | 2817 | 2661 | 75 | 71 | 808 | 740 | 326 | 365 | 5339 | 5113 |
| | (7.0) | (7.3) | (2.2) | (1.6) | (1.0) | (0.9) | (1.0) | (1.1) | (5.4) | (5.4) |
| 8.1. Premises | 2531 | 2428 | - | - | 272 | 251 | 27 | 12 | 5091 | 4836 |
| 8.2. Fixed assets under construction | 21 | 21 | - | - | - | - | - | - | - | - |
| 8.3. Other fixed assets | 265 | 212 | 75 | 71 | 536 | 489 | 298 | 353 | 248 | 277 |
| 9. Other Assets | 6688 | 5904 | 480 | 486 | 5321 | 5131 | 1079 | 1815 | 3225 | 3974 |
| | (16.7) | (16.3) | (13.9) | (11.1) | (6.4) | (6.4) | (3.2) | (5.7) | (3.3) | (4.2) |
| 9.1. Inter - office adjustments (net) | 5229 | 3979 | - | - | 1670 | 1286 | 93 | 829 | - | - |
| 9.2. Interest accrued | 508 | 526 | 41 | 59 | 1937 | 1463 | 309 | 299 | 603 | 710 |
| 9.3. Tax paid | 694 | 842 | - | 7 | - | - | 338 | 355 | 1497 | 1910 |
| 9.4. Stationery and stamps | - | - | - | - | - | - | - | - | - | 1 |
| 9.5. Others | 256 | 556 | 438 | 420 | 1714 | 2383 | 340 | 332 | 1124 | 1354 |
| Total Assets | 40168 | 36300 | 3460 | 4358 | 83718 | 79852 | 33708 | 31875 | 98996 | 94918 |
| | (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.