

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

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		Sumitomo Bank		The Fuji Bank	
	1997 (71)	1998 (72)	1997 (73)	1998 (74)	1997 (75)	1998 (76)	1997 (77)	1998 (78)	1997 (79)	1998 (80)
1. Capital	20 (0.5)	20 (0.6)	-	-	6393 (68.6)	8339 (42.8)		5175 (26.3)	7086 (73.4)	7086 (36.7)
2. Reserves and Surplus	421 (10.7)	601 (18.2)	68606 (12.2)	74196 (11.6)	732 (7.9)	1438 (7.4)		201 (1.0)	-	92 (0.5)
2.1. Statutory Reserves	106	142	6267	7601	153	327		40	-	92
2.2. Capital Reserves	28	28	919	285	10	20		-	-	-
2.3. Share Premium	-	-	-	-	-	-		-	-	-
2.4. Revenue and other Reserves	-	-	61420	66310	-	-		-	-	-
2.5. Balance of Profit	286	430	-	-	569	1091		161	-	-
3. Deposits	2953 (75.3)	2004 (60.5)	419142 (74.7)	480702 (75.1)	1320 (14.2)	7081 (36.4)		12010 (61.1)	626 (6.5)	1960 (10.1)
3.1. Demand deposits	2706	1750	59935	69958	568	426		1898	247	178
(i) From banks	2165	1108	1410	2180	3	4		-	-	1
(ii) From others	540	642	58525	67778	564	421		1898	247	177
3.2. Savings bank deposits	45	45	30405	38584	49	61		6	0	2
3.3. Term deposits	202	209	328802	372160	703	6595		10106	379	1780
(i) From banks	-	-	-	-	-	-		1000	100	1000
(ii) From others	202	209	328802	372160	703	6595		9106	279	780
3.A. Deposits of branches in India	2953	2004	419142	480702	1320	7081		12010	626	1960
3.B. Deposits of branches outside India	-	-	-	-	-	-		-	-	-
4. Borrowings	-	-	29422 (5.2)	35187 (5.5)	-	1000 (5.1)		2000 (10.2)	910 (9.4)	10050 (52.0)
4.1. Borrowings in India	-	-	29009	34475	-	1000		2000	910	10050
(i) From Reserve Bank of India	-	-	-	-	-	-		-	-	-
(ii) From other banks	-	-	11000	26408	-	1000		2000	910	9050
(iii) From other institutions and agencies	-	-	18009	8067	-	-		-	-	1000
4.2. Borrowings outside India	-	-	414	711	-	-		-	-	-
5. Other liabilities	528 (13.5)	684 (20.7)	43938 (7.8)	49796 (7.8)	873 (9.4)	1609 (8.3)		269 (1.4)	1038 (10.7)	124 (0.6)
5.1. Bills payable	-	-	13448	6452	9	420		-	-	-
5.2. Inter-office adjustments	13	3	-	-	4	10		-	-	-
5.3. Interest accrued	3	3	16870	25668	18	84		239	2	6

5.4. Others (including provisions)	512	679	13620	17675	843	1095	30	1036	119
Total Liabilities	3922	3310	561108	639880	9317	19468	19654	9660	19311
	(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									
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		Sumitomo Bank		The Fuji Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Cash in hand	35	56	1236	1664	2	7		4	1	1
	(0.9)	(1.7)	(0.2)	(0.3)	-	-		-	-	-
2. Balances with RBI	1008	585	51964	50509	117	695		1056	111	357
	(25.7)	(17.7)	(9.3)	(7.9)	(1.3)	(3.6)		(5.4)	(1.1)	(1.8)
3. Balances with banks in India	4	27	1621	2934	1096	772		568	750	7
	(0.1)	(0.8)	(0.3)	(0.5)	(11.8)	(4.0)		(2.9)	(7.8)	-
4. Money at call and short notice	-	-	-	-	525	970		-	-	-
	-	-	-	-	(5.6)	(5.0)		-	-	-
5. Balances with banks outside India	1290	980	1114	104	126	1512		-	204	16
	(32.9)	(29.6)	(0.2)	(0.0)	(1.4)	(7.8)		-	(2.1)	(0.1)
6. Investments	256	313	143311	152760	656	2030		3112	463	3444
	(6.5)	(9.5)	(25.5)	(23.9)	(7.0)	(10.4)		(15.8)	(4.8)	(17.8)
6.A. Investments in India	256	313	143311	152760	656	2030		3112	463	3444
(i) Government securities	231	220	122501	121450	293	1450		2170	-	-
(ii) Other approved securities	-	-	4129	4127	363	570		-	-	-
(iii) Shares	-	-	27	28	-	-		-	-	-
(iv) Debentures and bonds	-	-	8378	22657	-	10		-	-	-
(v) Subsidiaries and joint ventures	-	-	5	5	-	-		-	-	-
(vi) Others	25	93	8271	4494	-	-		942	463	3444
6.B. Investments outside India	-	-	-	-	-	-		-	-	-
(i) Government securities	-	-	-	-	-	-		-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-		-	-	-
(iii) Others	-	-	-	-	-	-		-	-	-
7. Advances	722	566	259471	317974	4449	10277		12912	5182	13094
	(18.4)	(17.1)	(46.2)	(49.7)	(47.7)	(52.8)		(65.7)	(53.6)	(67.8)
7.1. Bills purchased and discounted	328	370	22838	29749	1641	4257		-	61	219
7.2. Cash credits, overdrafts & loans	395	195	108122	139905	2808	4152		42	3345	7425
7.3. Term loans	-	-	128512	148319	-	1867		12869	1776	5451
8. Fixed Assets	6	17	23955	25880	1751	1741		324	186	161
	(0.2)	(0.5)	(4.3)	(4.0)	(18.8)	(8.9)		(1.6)	(1.9)	(0.8)
8.1. Premises	-	-	19739	21010	1636	1602		157	131	123
8.2. Fixed assets under construction	-	-	-	-	33	2		-	-	-
8.3. Other fixed assets	6	17	4216	4869	83	137		166	55	38
9. Other Assets	600	765	78435	88055	594	1463		1678	2764	2232
	(15.3)	(23.1)	(14.0)	(13.8)	(6.4)	(7.5)		(8.5)	(28.6)	(11.6)
9.1. Inter - office adjustments (net)	45	29	21662	28703	-	-		85	-	-
9.2. Interest accrued	-	-	6565	8049	62	45		87	35	126
9.3. Tax paid	548	721	18817	18133	519	1296		-	-	8
9.4. Stationery and stamps	1	2	81	59	-	1		-	-	-
9.5. Others	5	13	31310	33112	14	121		1507	2729	2097

Total Assets	3922	3310	561108	639880	9317	19468	19654	9660	19311
	(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			
	The Slam Commercial Bank		Toronto Dominion Bank	
	1997	1998	1997	1998
	(81)	(82)	(83)	(84)
1. Capital	3359	3359	263	3877
	(17.6)	(21.2)	(100.0)	(96.0)
2. Reserves and Surplus	417	1023	-	124
	(2.2)	(6.4)	-	(3.1)
2.1. Statutory Reserves	83	206	-	42
2.2. Capital Reserves	-	-	-	-
2.3. Share Premium	-	-	-	-
2.4. Revenue and other Reserves	-	-	-	-
2.5. Balance of Profit	333	817	-	82
3. Deposits	5575	6093	-	-
	(29.2)	(38.4)	-	-
3.1. Demand deposits	133	363	-	-
(i) From banks	-	-	-	-
(ii) From others	133	363	-	-
3.2. Savings bank deposits	-	-	-	-
3.3. Term deposits	5441	5730	-	-
(i) From banks	-	3550	-	-
(ii) From others	5441	2180	-	-
3.A. Deposits of branches in India	5575	6093	-	-
3.B. Deposits of branches outside India	-	-	-	-
4. Borrowings	6500	4421	-	-
	(34.0)	(27.8)	-	-
4.1. Borrowings in India	6500	3236	-	-
(i) From Reserve Bank of India	-	1203	-	-
(ii) From other banks	6500	-	-	-
(iii) From other institutions and agencies	-	2033	-	-
4.2. Borrowings outside India	-	1185	-	-
5. Other liabilities	3265	979	-	37
	(17.1)	(6.2)	-	(0.9)
5.1. Bills payable	-	-	-	-
5.2. Inter-office adjustments	1	-	-	-
5.3. Interest accrued	79	70	-	-
5.4. Others (including provisions)	3184	909	-	37
Total Liabilities	19115	15875	263	4038
	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on 31st March

Items	The Siam Commercial Bank		Toronto Dominion Bank	
	1997	1998	1997	1998
	(81)	(82)	(83)	(84)
1. Cash in hand	1	2	-	-
	-	-	-	-
2. Balances with RBI	812	726	-	2
	(4.2)	(4.6)	-	-
3. Balances with banks in India	2093	1040	14	468
	(0.5)	(6.5)	(5.4)	(11.6)
4. Money at call and short notice	2000	500	-	-
	(10.5)	(3.1)	-	-
5. Balances with banks outside India	60	214	-	-
	(0.3)	(1.3)	-	-
6. Investments	2656	2533	-	21
	(13.9)	(16.0)	-	(0.5)
6.A. Investments in India	2656	2533	-	21
(i) Government securities	2656	2300	-	21
(ii) Other approved securities	-	-	-	-
(iii) Shares	-	-	-	-
(iv) Debentures and bonds	-	233	-	-
(v) Subsidiaries and joint ventures	-	-	-	-
(vi) Others	-	-	-	-
6.B. Investments outside India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-
(iii) Others	-	-	-	-
7. Advances	12388	9827	-	3290
	(64.8)	(61.9)	-	(81.5)
7.1. Bills purchased and discounted	4010	1773	-	-
7.2. Cash credits, overdrafts & loans	2603	3997	-	-
7.3. Term loans	5775	4057	-	3290
8. Fixed Assets	116	71	76	64
	(0.6)	(0.4)	(28.8)	(1.6)
8.1. Premises	-	-	-	-
8.2. Fixed assets under construction	-	-	-	-
8.3. Other fixed assets	116	71	76	64
9. Other Assets	990	962	173	193
	(5.2)	(6.1)	(65.8)	(4.8)
9.1. Inter - office adjustments (net)	-	-	-	-
9.2. Interest accrued	88	231	-	2
9.3. Tax paid	-	-	-	-
9.4. Stationery and stamps	-	-	-	-
9.5. Others	902	731	173	191
Total Assets	19115	15875	263	4038
	(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.

