International Banking Statistics of India- March 31, 2001* (Part 2 of 2)

Annexure-I

Recommendations of the Working Group on International Banking Statistics

The Group made the following recommendations:

1. Under the data reporting arrangements in existence at the time of the writing of the Working Group Report, all the requisite details relating to banks' international assets and liabilities are not reported .The Group was of the view that such information would be useful to the reporting banks as well from the point of view of developing risk management strategies, especially in the context of the liberalization of exchange control and a relatively high measure of freedom given to banks in India to undertake foreign exchange transactions. It would, therefore, be appropriate to introduce a comprehensive return to enable effective monitoring of the international claims and liabilities of the banking system as well as India's participation in the International Banking Statistics.

2. In view of the need to minimise the reporting burden on the banking system arising from multiplicity of returns, the Group strongly recommended that the Reserve Bank should undertake rationalisation/ simplification of existing statistical returns, keeping in view the emerging developments on the technological front. While under the present reporting arrangements, data sharing by different departments is found to be difficult, introduction of Data Warehousing in RBI should render it possible for various user departments in the RBI to share the information reported by banks. Towards this, the Group further recommended the establishment of a Central Data Base Management System (CDBMS) at RBI with access to all the data user departments. Once the CDBMS stabilises, the need to continue with or to modify the proposed comprehensive return may be reviewed.

3. As the information being sought is quite comprehensive and as the banks would need some time to put in place necessary arrangements for the purpose, the Group recommended a step-by-step approach for instituting reporting arrangements. The reporting mechanism could be implemented in three stages. As CBS is considered more complex and as most of the banks do not have requisite details for reporting the same at present, initially the reporting could be done in respect of LBS only. Initially, the banks may be asked to provide aggregate information along with details already available with them. Further refinements could be undertaken in a time bound manner. Under the recommended arrangements, there could be a pre-determined implementation schedule for the purpose. The data reporting by banks in the LBS format could begin with the quarter ending December 1999. Further refinements could be undertaken in the LBS data by end December 2000, which could include reporting of country-wise information on all the items under assets and liabilities as also according to nationality of the parent bank. Reporting of full information in the CBS format could begin with end-March 2001. The RBI would need to advise the banks to prepare themselves to adhere to the timeframe.

4. The Group took note of the fact that although most of the branches can have foreign

liabilities in the form of deposits, there is enormous concentration of business in a few branches. Based on rough estimates, it is estimated that about 500 branches (including public sector, private sector and foreign banks) would account for above 85 per cent of the overall foreign exchange business. In view of this, the data collection could be confined, at least in the initial periods, to these large branches. For the purpose of selection of top branches, the list of branches that are furnishing balance of payments data to the RBI in floppies could be utilised. However, in addition to these branches, there could be branches, which may be important from the point of view of international banking transactions (e.g. Non-Resident Indian Deposits). With improvement in information technology, the coverage could be further expanded in future.

5. The Group recommended that data transmission should be from the selected branches to the head offices of the concerned bank and from the head office to RBI in a consolidated manner covering all its branches. The system of data flow from the branch level through the Head Office/Principal Office to RBI need to be set in place by December 1999. Information flow from banks to RBI could be initially through floppies from the banks to the RBI. Once the VSAT - based network becomes operational, there could be a direct flow of information from the banks to RBI through this network.

6. The Group recommended that the banks should undertake speedy computerisation of the foreign exchange transactions in the relevant branches and establish requisite connectivity between branches and the head office to facilitate speedy data transmission.

7. As regards periodicity, the Group recommended collection of data on a quarterly basis both in respect of international claims and liabilities.

8. The RBI could identify the new data fields, which would be necessary for this purpose and these should form part of banks' record keeping practices. A few such items identified by the Group relate to areas, such as, (i) the ultimate country-risk in respect of all international claims, (ii) the undisbursed credit limits and back-up facilities, and (iii) the country and residual maturity particulars of non-resident deposits. The RBI should advise banks to make necessary changes in their book keeping practices to enable proper reporting as per the recommended timeframe.

9. As the personnel at the branch level may not be familiar with this kind of reporting in a number of branches, it would be necessary to provide comprehensive guidelines to the concerned banks by the RBI to enable proper understanding of the exact reporting requirement. The RBI may design a suitable reporting format and provide detailed guidelines consisting of definition and coverage under each item to be reported.

10. The RBI may organise training programmes/ workshops for the concerned bank officials at least in the initial periods of data reporting.

11. As the data reporting could involve collection of data from different branches, coordination by a senior officer in each bank would be necessary. For the purpose of close monitoring of the receipt of information, banks may be asked to designate an officer at the senior level.

12. With regard to the feasibility of developing software to facilitate reporting by banks, the Group recognised the advantages of a standardised software package. The Group is of the view that RBI may develop and supply the requisite software to banks. The Group recommended that the responsibility of developing the software could be entrusted to a core group of experts from RBI and selected banks preferably with specialisation in software programming/ development. The core group should develop and test the software in a few banks in a time bound manner before the introduction of the recommended reporting arrangement.

13. To facilitate implementation of the recommendations in an effective manner and to enable adherence to the recommended time schedule, the Group favoured the setting up of a Standing Monitoring Group which would oversee the implementation of the recommended reporting arrangements and also consider necessary changes in the same in the event of further easing of foreign exchange controls. The Standing Group could consist of members from RBI as well as commercial banks.

14. With regard to liabilities arising from non-repatriable deposits, these should be reported to the RBI separately. The Group, however, recognised that non-resident deposits which are non-repatriable in nature do not lead to the same type of pressures on the foreign exchange market as other NRI deposits because in these cases the principal amount is not allowed to be remitted abroad. In view of this, it was recommended that RBI may consider providing data on the non-repatriable portion of the liabilities of the banking system as memo item while reporting to the BIS.

15. In terms of the international standards, the maturity-wise data are generally reported under different maturities such as less than one year, 1 to 2 years and so on. As the period of one year is considered fairly long from the angle of monitoring of banking sectors' assets, it would be useful to have information in respect of claims for lesser maturity such as say up to 6 months. Furthermore, to facilitate asset-liability management, it would be useful to have maturity-wise information in respect of both assets and liabilities. This should be reflected in the format of the returns being devised by the Reserve Bank. The maturity classification should be on the basis of residual maturity.

16. An important aspect of data reporting by banks is ensuring consistency of data reported by banks for various individual items with various other returns. The banks should be advised to institute necessary checks to ensure reporting of quality data. As aggregates are available in the Balance Sheet, the amount reported should be consistent with the Balance Sheet information wherever applicable.

17. In view of the increasing liberalisation of the foreign exchange transactions and increasing freedom to banks regarding derivative transactions, it would be useful to develop a monitoring mechanism covering derivatives, guarantees, etc.

18. Regarding reporting of currency-wise information on assets and liabilities denominated in foreign currency, in view of the concentration of foreign exchange business in a few

currencies in the country, the Group recommended reporting in terms of five major currencies, viz., US dollar, Yen, Pound Sterling, Deutsche Mark (applicable up to December 31, 2001) and Euro.

Annexure - II

Number of Reporting Institutions and Coverage of Data in the Reporting Countries under IBS Reporting System of the Bank for International Settlement

A. Industrialised Reporting Countries

BIS Member Country	Types of Bank and Bank-like reporting institutions	Number of Reporting Institutions (End-1999)	Percentage coverage assets/ liabilites[1]
Australia	All depository corporations. Includes licensed banks, cash management trust, money market corporations, building societies, credit co-operatives, pastoral finance companies, finance companies and general financiers.	145	100
Austria	Commercial banks, savings banks and specialised credit insitutions.	31	Approx.90
Belgium	Commercial banks some savings banks conducting business abroad.	101	Nearly 100
Canada	All commercial banks incorporated in Canada.	50	Nearly 100
Denmark	Banks with external positions exceeding approximately 1% of banks' total external positions.	10	Approx. 95
Finland	All credit instutions with external assets or liabilities exceeding EUR 200 million.	12	99/97
France	All authorised credit institutions.	270	Nearly 100
Germany	All credit institutions with external assets or labilities above DEM 20 million.	1000	Nearly 100
Ireland	All credit Institutions.	81	Nearly 100
Italy	All legally defined banks with international assets and liabilities of any size.	700	100
Japan	All banks authorised to conduct business in the Japan Offshore Market.	209	Nearly 100

Luxembourg	All licensed banks with total assets above EUR 360 million.	135	Approx. 97
Netherlands[2]	All credit institutions supervised by the central bank which make up at least 95% of total bank balance sheet volume.	20[@]	95
Norway	Commercial and Savings banks.	7	90/86
Portugal	All monetary financial institutions other than the central bank.	224	100
Spain	All banking Institutions (banks, savings banks, credit co-operative banks and the official credit institute) with cross-border claims or liabilities above EUR 5 million or with at least one foreign branch.	133	Nearly 100
Sweden	Larger banks authorised to conduct business in foreign exchange.	8	Approx.95
Switzerland	All banks with total international business above CHF 1 billion.	131	Over 90
United Kingdom	All institutions authorised to take deposits under the banking Act. 1987 and certain institutions recognised under the 1992 Banking Co-ordination Regulations[3].	424	100
United States	All depository institutions, bank holding companies and brokers and dealers in the US with external assets or liabilities of USD 15 million or more.	714	Nearly 100

B. Other Reporting Countries

Bahamas	All institutions with external positions in excess of USD 10 million.	256	Not Available
Bahrain	All institutions (commercial banks, offshore banking units and investment banks.	85	100
Cayman Islands	All category "A" and "B" banks conducting banking business.	462	>95

Hongkong	All licensed banks, all restricted licence banks and deposit taking companies.	285	100
Netherlands Anilles	Offices conducting offshore business exclusively.	42	100
Singapore	Only departments of commercial banks conducting offshore business.	197	More than 90

[1] **:** Share of reporting banks' external assets and liabilities in the corresponding totals for all banking institutions.
[2] **:** Includes bank subsidiaries of the same banking group
[3] **:** Cut-off points exists for providing full geographical and currency breakdowns
@: Includes bank subsidiaries of same banking group.
Source: Guide to the International Banking Statistics-July 2000, Bank for International Settlements.

Annexure-III
Interpreting the data reported by banks for international banking statistics : March 2001

Data reported by the 101 banks for the quarter ended March 31, 2001 need to be interpreted with caution for several reasons such as the following.

a) Relative data have not been received from all concerned bank branches of 101 banks due to lack of infrastructure (non-computerised branches accepting NR Deposits) and other constraints for the period ended March 2001.

b) Due to non-reporting of details on external commercial borrowing by the concerned banks in the IBS return, the same have not been included in the survey.

c) In certain cases, country, currency, maturity and sector details were not available in the data reported by banks. Accordingly, suitable footnotes have been incorporated in the respective statements.

d) The information on "country of ultimate risk" is, at present, not captured by most of the banks and the banks in many cases have used the country of residence as the "country of ultimate risk". However, banks have been instructed to capture such information in their information system on a continual basis.

e) Not all the 95 foreign branches of 9 Indian banks have submitted data through their head offices for the purpose of compilation of consolidated banking statistics (CBS).

f) The international liabilities, as per definition in the BIS guidelines, have been collected and compiled. However, all liabilities of banks towards nonresidents furnished in LBS are not strictly comparable with the external debt accounted for by the banking sector in India. For example, nonresident non-repatriable deposits accepted by the banks, non-debt credit items, such as, American Depository Receipts(ADRs), Global Depository

Receipts(GDRs), capital of foreign banks in India, etc., do not form part of external debt but these are included in LBS on the basis of the definition of external liabilities of banks.

Statement - I : International Assets Classified According to Type (Based on LBS Statements) – March 31, 2001

International Assets :	(Rs. crore)
Major Components/Types	**Amount Outstanding**
1. Loans and Deposits	**80,389**
	(96.6)
(a) Loans to Non-residents (includes Rupee loans and FC loans out of non-resident deposits)	4,397
	(5.3)
(b) Foreign Currency Loan to Residents (includes loans out of FCNR(B) deposits, Pre-shipment credit in Foreign Currencies, Foreign Currency lending to banks in India, Foreign Currency Deposits with banks in India, etc.)	13,446
	(16.2)
(c) Outstanding Export Bills drawn on non-residents by residents	11,119
	(13.4)
(d) NOSTRO balances including balances in Term Deposits with banks (even FCNR funds held abroad)	51,287
	(61.6)
(e) Foreign Currency /TTs, etc, in hand	140
	(0.2)
2. Holdings of Debt Securities	**607**
	(0.7)
a) Investment in Foreign Government Securities (including Treasury Bills)	265
	(0.3)
b) Investment in Other Debt Securities	342
	(0.4)
3. Other Assets	**2,237**
	(2.7)
(a) Investments in Equities Abroad	372
	(0.5)
(b) Other international assets (including remittable profits of foreign branches of Indian banks)	1,865
	(2.2)
Total International Assets	**83,233+**
	(100.0)

Note : 1. Figures in brackets represent percentages to total international assets.
2. Totals may not tally due to rounding off of figures.
+ : In view of the incompleteness of data coverage from all the branches, the data reported here under the LBS are not strictly comparable with those capturing data from all the branches.

Statement - II : International Liabilities Classified According to Type (Based on LBS Statements)-March 31, 2001

International Liabilities :	(Rs. crore)
Major Components/Types	**Amount Outstanding**
1. Deposits and Loans	**1,04,148**

		(68.3)
(a)	Foreign Currency Non-resident Bank [FCNR(B)] scheme	37,991
		(24.9)
(b)	Resident Foreign Currencies (RFC) A/Cs	882
		(0.6)
(c)	Exchange Earners Foreign Currency (EEFC) A/Cs	3,544
		(2.3)
(d)	Other foreign currency deposits (including Inter-bank Foreign Currency deposits)	593
		(0.4)
(e)	Foreign Currency Borrowing (Inter-bank borrowing in India and from abroad)	1,222
		(0.8)
(f)	VOSTRO balances and balances in exchange houses and in term deposits	2,454
		(1.6)
(g)	Non-resident External Rupee(NRE) Accounts	29,413
		(19.3)
(h)	Non-resident Non-Repatribale (NRNR) Rupee Deposits	25,867
		(17.0)
(i)	Non-resident Special Rupee (NRSR) Deposits	336
		(0.2)
(j)	Non-Resident Ordinary (NRO) Rupee Accounts	1,423
		(0.9)
(k)	QA 22 Accounts	267
		(0.2)
(l)	Embassy Rupee accounts	46
		(0.0)
(m)	Foreign Institutional Investors' (FII) Accounts	38
		(0.0)
(n)	ESCROW A/Cs	72
		(0.1)
2.	**Own Issues of Securities**	**44,884**
		(29.5)
(a)	ADRs/GDRs	850
		(0.6)
(b)	Equities of banks held by non-residents	382
		(0.3)
(c)	Bonds (including IMDs /RIBs)	43,652
		(28.6)
3.	**Other Liabilities** (including capital and remittable profit of foreign banks/branches in India)	**3,348**
		(2.2)
	Total International Liabilities	**1,52,380**+
		(100.0)

Note: 1. Figures in brackets represent percentages to total international liabilities.
2. Totals may not tally due to rounding off of figures.
+ : In view of the incompleteness of data coverage from all the branches, the data reported here under the LBS are not strictly comparable with those capturing data from all the branches.

Un-disbursed Credit Commitment and Backup facilities	189

Note : Un-disbursed credit commitments and back-up facilities means credits/loans/ advances sanctioned but not disbursed, whether in full or part.

Statement - III : Currency and Sector-Wise Break-up of International Assets and International Liabilities (Based on LBS Statements)–March 31, 2001

(Rs. crore)

Currency Name	International Assets		International Liabilities	
	All Sectors	Non-banks	All Sectors	Non-banks
US Dollars	67,873	17,206	78,198	57,789
	(81.5)	(79.7)	(51.3)	(45.6)
EURO	1,359	344	872	675
	(1.6)	(1.6)	(0.6)	(0.5)
Japanese Yen	1,260	441	642	506
	(1.5)	(2.0)	(0.4)	(0.4)
Pound Sterling	7,289	346	10,569	9,735
	(8.8)	(1.6)	(6.9)	(7.7)
Deutsche Marks	684	74	623	497
	(0.8)	(0.3)	(0.4)	(0.4)
Swiss Franc	120	18	38	4
	(0.1)	(0.1)	(0.0)	(0.0)
Other Foreign Currencies	2,552	1,315	409	122
	(3.1)	(6.1)	(0.3)	(0.1)
Indian Rupees	2,096	1,856	61,029	57,432
	(2.5)	(8.6)	(40.1)	(45.3)
Total	**83,233**	**21,600**	**1,52,380**	**1,26,760**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**

Note:

1. Figures in brackets represent percentages to total in the respective group (column).
2. Totals may not tally due to rounding off of figures.

Statement - IV : International Assets Classified According to Country if Residence (Based on LBS Statements) - March 31, 2001

(Rs. crore)

Country of Residence	All Currencies		Indian Rupees		All Foreign Currencies	
	All Sector	Non-banks	All Sector	Non-banks	All Sector	Non-banks
Bahamas	466	3	0	0	466	3
	(0.6)	(0.0)	(0.0)	(0.0)	(0.6)	(0.0)
Bahrain	1,144	14	3	3	1,141	11
	(1.4)	(0.1)	(0.1)	(0.1)	(1.4)	(0.1)
Bangladesh	420	324	61	61	358	264
	(0.5)	(1.5)	(2.9)	(3.3)	(0.4)	(1.3)
Belgium	701	137	15	15	686	122
	(0.8)	(0.6)	(0.7)	(0.8)	(0.8)	(0.6)
France	1,004	273	91	90	913	183
	(1.2)	(1.3)	(4.3)	(4.9)	(1.1)	(0.9)
Germany	3,414	351	55	11	3,360	340
	(4.1)	(1.6)	(2.6)	(0.6)	(4.1)	(1.7)
Hong Kong	2,235	410	33	25	2,202	385
	(2.7)	(1.9)	(1.6)	(1.3)	(2.7)	(2.0)

India	13,578	11,282	0	0	13,578	11,282
	(16.3)	(52.2)	(0.0)	(0.0)	(16.7)	(57.1)
Italy	956	231	15	14	941	217
	(1.1)	(1.1)	(0.7)	(0.8)	(1.2)	(1.1)
Japan	2,036	192	48	11	1,988	181
	(2.4)	(0.9)	(2.3)	(0.6)	(2.5)	(0.9)
Mauritius	597	110	10	10	588	101
	(0.7)	(0.5)	(0.5)	(0.5)	(0.7)	(0.5)
Netherlands	418	59	9	7	409	52
	(0.5)	(0.3)	(0.4)	(0.4)	(0.5)	(0.3)
Singapore	5,019	252	81	80	4,939	172
	(6.0)	(1.2)	(3.8)	(4.3)	(6.1)	(0.9)
Sweden	468	11	2	2	465	9
	(0.6)	(0.1)	(0.1)	(0.1)	(0.6)	(0.0)
Switzerland	484	204	116	116	368	88
	(0.6)	(0.9)	(5.5)	(6.3)	(0.5)	(0.4)
United Arab Emirates	907	575	95	88	812	487
	(1.1)	(2.7)	(4.5)	(4.8)	(1.0)	(2.5)
United Kingdom	13,406	703	88	63	13,318	640
	(16.1)	(3.3)	(4.2)	(3.4)	(16.4)	(3.2)
United States of America	29,494	2,693	487	461	29,007	2,232
	(35.4)	(12.5)	(23.2)	(24.8)	(35.8)	(11.3)
No Specific Country	2,873	1,871	520	504	2,353	1,367
	(3.5)	(8.7)	(24.8)	(27.1)	(2.9)	(6.9)
All Other Countries	3,616	1,903	369	295	3,247	1,609
	(4.3)	(8.8)	(17.6)	(15.9)	(4.0)	(8.1)
Total International Assets	**83,233**	**21,600**	**2,096**	**1,856**	**81,137**	**19,744**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**

Note : 1. “No Specific Country” means the country information has not been provided by the reporting bank branches.
2. Figures in brackets represent percentages to total in the respective group (column).
3. Totals may not tally due to rounding off of figures.

Statement - V : International Liabilities Classified According to Country of Residence (Based on LBS Statements) - March 31, 2001

(Rs. crore)

Country of Residence	All Currencies		Indian Rupees		All Foreign Currencies	
	All Sector	Non-banks	All Sector	Non-banks	All Sector	Non-banks
Bahrain	2,544	1,824	993	933	1,551	891
	(1.7)	(1.4)	(1.6)	(1.6)	(1.7)	(1.3)
Canada	1,849	1,775	917	849	933	926
	(1.2)	(1.4)	(1.5)	(1.5)	(1.0)	(1.3)

France	587	419	388	284	199	135
	(0.4)	(0.3)	(0.6)	(0.5)	(0.2)	(0.2)
Germany	874	702	386	360	488	342
	(0.6)	(0.6)	(0.6)	(0.6)	(0.5)	(0.5)
Guinea	880	511	1	1	878	510
	(0.6)	(0.4)	(0.0)	(0.0)	(1.0)	(0.7)
Hong Kong	3,271	3,178	925	919	2,345	2,259
	(2.1)	(2.5)	(1.5)	(1.6)	(2.6)	(3.3)
India	11,995	8,032	0	0	11,995	8,032
	(7.9)	(6.3)	(0.0)	(0.0)	(13.1)	(11.6)
Indonesia	1,140	1,138	166	166	974	972
	(0.7)	(0.9)	(0.3)	(0.3)	(1.1)	(1.4)
Japan	1,112	861	422	305	690	556
	(0.7)	(0.7)	(0.7)	(0.5)	(0.8)	(0.8)
Kenya	833	829	317	315	516	514
	(0.5)	(0.7)	(0.5)	(0.5)	(0.6)	(0.7)
Kuwait	4,600	4,390	2,550	2,376	2,050	2,014
	(3.0)	(3.5)	(4.2)	(4.1)	(2.2)	(2.9)
Malaysia	1,254	528	373	348	881	181
	(0.8)	(0.4)	(0.6)	(0.6)	(1.0)	(0.3)
Mauritius	3,758	735	129	129	3,630	606
	(2.5)	(0.6)	(0.2)	(0.2)	(4.0)	(0.9)
Oman	3,723	3,363	1,969	1,797	1,754	1,566
	(2.4)	(2.7)	(3.2)	(3.1)	(1.9)	(2.3)
Qatar	1,319	1,296	801	779	518	517
	(0.9)	(1.0)	(1.3)	(1.4)	(0.6)	(0.7)
Saudi Arabia	6,806	6,003	4,712	3,910	2,094	2,092
	(4.5)	(4.7)	(7.7)	(6.8)	(2.3)	(3.0)
Singapore	5,115	3,222	1,267	1,197	3,847	2,025
	(3.4)	(2.5)	(2.1)	(2.1)	(4.2)	(2.9)
Spain	741	738	306	306	435	432
	(0.5)	(0.6)	(0.5)	(0.5)	(0.5)	(0.6)
Switzerland	1,402	787	147	145	1,254	642
	(0.9)	(0.6)	(0.2)	(0.3)	(1.4)	(0.9)
Thailand	1,024	950	331	258	693	693
	(0.7)	(0.7)	(0.5)	(0.4)	(0.8)	(1.0)
United Arab Emirates	20,299	15,305	8,397	7,918	11,902	7,387
	(13.3)	(12.1)	(13.8)	(13.8)	(13.0)	(10.7)
United Kingdom	17,525	14,451	5,754	5,688	11,771	8,763
	(11.5)	(11.4)	(9.4)	(9.9)	(12.9)	(12.6)
United States of America	27,265	25,475	13,403	12,409	13,862	13,066
	(17.9)	(20.1)	(22.0)	(21.6)	(15.2)	(18.8)
No Specific Country	23,267	22,061	12,688	12,587	10,579	9,474
	(15.3)	(17.4)	(20.8)	(21.9)	(11.6)	(13.7)
All Other Countries	9,200	8,188	3,684	3,452	5,516	4,736
	(6.0)	(6.5)	(6.0)	(6.0)	(6.0)	(6.8)

Total International Liabilities	**1,52,380**	**1,26,760**	**61,029**	**57,432**	**91,351**	**69,328**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**

Note :
1. "No Specific Country" means the country information has not been provided by the reporting bank branches.
2. Figures in brackets represent percentages to total in the respective group (column).
3. Totals may not tally due to rounding off of figures.

Statement - VI : International Assets and International Liabilities Classified According to Country of Incorporation of Banks - All Currencies (Based on LBS Statements)- March 31, 2001

(Rs.crore)

Country of Incorporation of banks	**Total**		**Position vis-à-vis banks**	
	International Assets	**International Liabilities**	**International Assets**	**International Liabilities**
Australia	1,831	2,013	1,052	4
	(2.2)	(1.3)	(1.7)	(0.0)
Bahrain	161	330	105	35
	(0.2)	(0.2)	(0.2)	(0.1)
Bangladesh	34	40	34	40
	(0.0)	(0.0)	(0.1)	(0.2)
Belgium	168	35	168	29
	(0.2)	(0.0)	(0.3)	(0.1)
Canada	189	208	26	137
	(0.2)	(0.1)	(0.0)	(0.5)
France	490	669	199	142
	(0.6)	(0.4)	(0.3)	(0.6)
Germany	718	1,038	523	47
	(0.9)	(0.7)	(0.8)	(0.2)
Hong Kong	1,818	4,221	1,693	0
	(2.2)	(2.8)	(2.7)	(0.0)
India	70,129	1,33,869	53,768	22,836
	(84.3)	(87.9)	(87.2)	(89.1)
Indonesia	2	1	1	0
	(0.0)	(0.0)	(0.0)	(0.0)
Japan	217	580	180	427
	(0.3)	(0.4)	(0.3)	(1.7)
Mauritius	25	18	24	0
	(0.0)	(0.0)	(0.0)	(0.0)
Netherlands	794	1,388	794	960
	(1.0)	(0.9)	(1.3)	(3.7)
Oman	212	550	199	160
	(0.3)	(0.4)	(0.3)	(0.6)

Singapore	170	61	170	50
	(0.2)	(0.0)	(0.3)	(0.2)
South Korea	1	36	1	36
	(0.0)	(0.0)	(0.0)	(0.1)
Sri Lanka	35	99	17	56
	(0.0)	(0.1)	(0.0)	(0.2)
Taiwan	1	1	1	0
	(0.0)	(0.0)	(0.0)	(0.0)
Thailand	2	113	2	107
	(0.0)	(0.1)	(0.0)	(0.4)
United Arab Emirates	57	434	57	101
	(0.1)	(0.3)	(0.1)	(0.4)
United Kingdom	1,470	1,071	350	41
	(1.8)	(0.7)	(0.6)	(0.2)
United States of America	4,709	5,606	2,269	414
	(5.7)	(3.7)	(3.7)	(1.6)
Total	**83,233**	**1,52,380**	**61,634**	**25,620**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**

Note : 1. "No Specific Country" means the country information has not been provided by the reporting bank branches
2. Figures in brackets represent percentages to total in the respective group (column).
3. Totals may not tally due to rounding off of figures.

Statement - VII: Maturity (Residual) Classification of International Assets According to Debtor Countries – All Currencies (Based on CBS Statement) – March 31, 2001

(Rs. crore)

Debtor Country	Up to and including months 6 (1)	Over 6 months and up to and including one year (2)	Over one year and up to and including up to 2 years (3)	Over 2 years (4)	Unallocated (5)	Total (6) (=1+2+3+4+5)
Australia	283	1	15	120	1,064	1,483
	(0.5)	(0.0)	(0.5)	(0.7)	(3.6)	(1.3)
Belgium	1,138	5	0	45	216	1,405
	(1.9)	(0.1)	(0.0)	(0.3)	(0.7)	(1.2)
Canada	682	3	1	2	17	704
	(1.2)	(0.0)	(0.0)	(0.0)	(0.1)	(0.6)
France	1,418	38	0	151	30	1,638
	(2.4)	(0.5)	(0.0)	(0.8)	(0.1)	(1.4)
Germany	3,336	14	75	534	583	4,542
	(5.6)	(0.2)	(2.3)	(2.9)	(2.0)	(3.8)
Hong Kong	1,386	94	13	158	374	2,025
	(2.3)	(1.2)	(0.4)	(0.9)	(1.2)	(1.7)
India	23,498	5,523	2,321	10,457	1,970	43,769
	(39.7)	(72.4)	(70.5)	(57.6)	(6.6)	(37.1)
Italy	2,345	2	1	164	155	2,666

	(4.0)	(0.0)	(0.0)	(0.9)	(0.5)	(2.3)
Japan	1,495	1	1	108	1,042	2,647
	(2.5)	(0.0)	(0.0)	(0.6)	(3.5)	(2.2)
Netherlands	410	0	1	80	291	782
	(0.7)	(0.0)	(0.0)	(0.4)	(1.0)	(0.7)
Nigeria	26	15	0	700	3	744
	(0.0)	(0.2)	(0.0)	(3.9)	(0.0)	(0.6)
Singapore	1,168	455	1	233	79	1,936
	(2.0)	(6.0)	(0.0)	(1.3)	(0.3)	(1.6)
Sweden	517	3	0	55	32	607
	(0.9)	(0.0)	(0.0)	(0.3)	(0.1)	(0.5)
Switzerland	524	0	0	15	100	638
	(0.9)	(0.0)	(0.0)	(0.1)	(0.3)	(0.5)
Taiwan	69	0	0	1	1,610	1,680
	(0.1)	(0.0)	(0.0)	(0.0)	(5.4)	(1.4)
United Arab Emirates	671	13	4	7	59	753
	(1.1)	(0.2)	(0.1)	(0.0)	(0.2)	(0.6)
United Kingdom	3,690	221	118	738	3,133	7,900
	(6.2)	(2.9)	(3.6)	(4.1)	(10.5)	(6.7)
United States of America	10,078	703	322	1,212	17,723	30,037
	(17.0)	(9.2)	(9.8)	(6.7)	(59.3)	(25.4)
No Specific country	1,705	63	261	2,184	443	4,655
	(2.9)	(0.8)	(7.9)	(12.0)	(1.5)	(3.9)
All Other Countries	4,738	476	160	1,176	974	7,524
	(8.0)	(6.2)	(4.9)	(6.5)	(3.3)	(6.4)
Total International Assets	**59,177**	**7,628**	**3,292**	**18,140**	**29,897**	**1,18,134**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**	**(100.0)**

Note:
1. “No Specific Country” means the country information has not been provided by the reporting bank branches.
2. Residual Maturity “Unallocated” comprises maturity not applicable (eg. for equities) and maturity information not available from reporting bank branches.
3. Figures in brackets represent percentages to total in the respective group (column).
4. Totals may not tally due to rounding off of figures.

Statement - VIII : Sector Classification of International Assets According to Debtor Countries – All Currencies (Based on CBS Statement)-March 31, 2001)

(Rs. crore)

Debtor Country	Bank	Non-Bank		Total
		Public Sector	Private Sector	
Australia	1,179	0	304	1,483
	(1.5)	(0.0)	(0.8)	(1.3)
Belgium	1,061	0	343	1,405
	(1.4)	(0.0)	(1.0)	(1.2)
Canada	663	0	41	704
	(0.9)	(0.0)	(0.1)	(0.6)
France	1,319	12	307	1,638
	(1.7)	(0.2)	(0.9)	(1.4)
Germany	4,068	3	471	4,542
	(5.3)	(0.1)	(1.3)	(3.8)
Hong Kong	632	5	1,388	2,025

	(0.8)	(0.1)	(3.9)	(1.7)
India	22,286	5,783	15,700	43,769
	(29.2)	(95.0)	(43.9)	(37.1)
Italy	2,445	0	221	2,666
	(3.2)	(0.0)	(0.6)	(2.3)
Japan	1,770	0	877	2,647
	(2.3)	(0.0)	(2.4)	(2.2)
Netherlands	673	0	109	782
	(0.9)	(0.0)	(0.3)	(0.7)
Nigeria	701	11	32	744
	(0.9)	(0.2)	(0.1)	(0.6)
Singapore	910	0	1,026	1,936
	(1.2)	(0.0)	(2.9)	(1.6)
Sweden	561	0	46	607
	(0.7)	(0.0)	(0.1)	(0.5)
Switzerland	509	0	130	638
	(0.7)	(0.0)	(0.4)	(0.5)
Taiwan	20	0	1,659	1,680
	0.0	(0.0)	(4.6)	(1.4)
United Arab Emirates	302	0	452	753
	(0.4)	(0.0)	(1.3)	(0.6)
United Kingdom	6,102	67	1,731	7,900
	(8.0)	(1.1)	(4.8)	(6.7)
United States of America	26,637	74	3,326	30,037
	(34.9)	(1.2)	(9.3)	(25.4)
No Specific country	726	0	3,928	4,655
	(1.0)	(0.0)	(11.0)	(3.9)
All Other Countries	3,695	129	3,699	7,524
	(4.8)	(2.1)	(10.3)	(6.4)
Total International Assets	**76,257**	**6,086**	**35,791**	**1,18,134**
	(100.0)	**(100.0)**	**(100.0)**	**(100.0)**

Note:

1. "No Specific Country" means the country information has not been provided by the reporting bank branches.
2. Figures in brackets represent percentages to total in the respective group (column).
3. Totals may not tally due to rounding off of figures.