

**Appendix Table IV.6: Off-Balance Sheet Exposure of Scheduled Commercial Banks in India**

(Amount in ₹ crore)

Item	PUBLIC SECTOR BANKS		PRIVATE SECTOR BANKS		FOREIGN BANKS		SMALL FINANCE BANKS		PAYMENTS BANKS		ALL SCHEDULED COMMERCIAL BANKS	
	2024	Percent Variation	2024	Percent Variation	2024	Percent Variation	2024	Percent Variation	2024	Percent Variation	2024	Percent Variation
1	2	3	4	5	6	7	8	9	10	11	12	13
1. Forward exchange contract@	32,62,522 (21.1)	-6.6	1,15,28,125 (109.6)	20.0	1,88,62,772 (1105.7)	5.8	5.0 (0.0)	-	0	-	3,36,53,424 (119.8)	8.8
2. Guarantees given	6,31,279 (4.1)	6.4	6,68,833 (6.4)	20.3	2,09,110 (12.3)	8.5	3,627 (1.1)	34.7	0	-	15,12,849 (5.4)	12.5
3. Acceptances, endorsements, etc.	12,57,758 (8.1)	21.5	6,11,646 (5.8)	31.9	18,94,524 (111.1)	30.8	2,394 (0.7)	69.3	390 (1.6)	38.3	37,66,711 (13.4)	27.8
<b>Contingent Liabilities</b>	<b>51,51,558</b> <b>(33.3)</b>	<b>0.6</b>	<b>1,28,08,605</b> <b>(121.7)</b>	<b>20.6</b>	<b>2,09,66,406</b> <b>(1229.0)</b>	<b>7.7</b>	<b>6,026</b> <b>(1.8)</b>	<b>46.7</b>	<b>390</b> <b>(1.6)</b>	<b>38.3</b>	<b>3,89,32,984</b> <b>(138.6)</b>	<b>10.5</b>

**Notes:** 1. -: Nil/Negligible.

2. @: Includes all derivative products (including interest rate swaps) as admissible.

3. Figures in brackets are percentages to total liabilities of the concerned bank-group.

**Source:** Annual accounts of respective banks.