

Appendix Table IV.2: 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		Scheduled Commercial Banks	
	2020-21	Percentage Variation	2020-21	Percentage Variation	2020-21	Percentage Variation	2020-21	Percentage Variation	2020-21	Percentage Variation	2020-21	Percentage Variation
1	2	3	4	5	6	7	8	9	10	11	12	13
1. Forward exchange contracts@	30,41,423 (25.9)	43.9	60,31,711 (93.8)	-0.2	1,12,54,195 (890.0)	-3.5	0 (0.0)	-	0 (0.0)	-	2,03,27,329 (103.7)	2.6
2. Guarantees given	5,42,067 (4.6)	-0.8	4,63,240 (7.2)	1.1	1,74,474 (13.8)	7.5	740 (0.5)	-9.3	0 (0.0)	-	11,80,521 (6.0)	1.1
3. Acceptances, endorsements, etc.	7,98,360 (6.8)	9.2	2,72,478 (4.2)	9.1	6,74,867 (53.4)	1.8	691 (0.4)	-3.0	4 (0.1)	1,605.4	17,46,400 (8.9)	6.2
Contingent Liabilities	43,81,850 (37.4)	29.2	67,67,429 (105.2)	0.2	1,21,03,536 (957.1)	-3.1	1,431 (0.9)	-6.4	4 (0.1)	1,605.4	2,32,54,250 (118.7)	2.7

Notes: 1. -: Nil/Negligible.

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

3. Due to rounding off of figures, the constituent items may not add up to totals.

4. Lakshmi Vilas Bank Ltd. amalgamated with DBS Bank India Ltd. w.e.f. November 27, 2020. To ensure comparability, the growth rates for 2020-21 for Private sector banks and foreign banks are computed as follows: Lakshmi Vilas Bank is removed from the base period data for private sector banks and is added in the base period data for Foreign Banks.

5. @:includes all derivative products (including interest rate swaps) as admissible.

Source: Annual accounts of respective banks.