

**Appendix Table IV.2: Off-Balance Sheet Exposure of Scheduled Commercial Banks in India**

(Amount in ₹ billion)

Item	Public Sector Banks		Nationalised Banks*		SBI Group		Private Sector Banks	
	2012-13	Percentage Variation	2012-13	Percentage Variation	2012-13	Percentage Variation	2012-13	Percentage Variation
1	2	3	4	5	6	7	8	9
1. Forward exchange contract <sup>@</sup>	19,408 (27.9)	23.0	13,809 (28.2)	24.0	5,599 (27.1)	20.4	18,504 (93.0)	-23.3
2. Guarantees given	5,346 (7.7)	8.4	3,357 (6.9)	11.2	1,989 (9.6)	4.0	2,382 (12.0)	14.5
3. Acceptances, endorsements, etc. <sup>#</sup>	6,350 (9.1)	7.7	3,254 (6.6)	7.2	3,095 (15.0)	8.3	6,308 (31.7)	285.4
<b>Contingent liabilities</b>	<b>31,104</b> <b>(44.7)</b>	<b>16.9</b>	<b>20,420</b> <b>(41.7)</b>	<b>18.8</b>	<b>10,684</b> <b>(51.7)</b>	<b>13.4</b>	<b>27,194</b> <b>(136.7)</b>	<b>-2.4</b>

Item	Old Private Sector Banks		New Private Sector Banks		Foreign Banks		Scheduled Commercial Banks	
	2012-13	Percentage Variation	2012-13	Percentage Variation	2012-13	Percentage Variation	2012-13	Percentage Variation
1	10	11	12	13	14	15	16	17
1. Forward exchange contract <sup>@</sup>	1,878 (42.2)	1.8	16,625 (107.6)	-25.4	68,868 (1,108.0)	-20.3	106,780 (111.5)	-15.5
2. Guarantees given	252 (5.7)	25.6	2,130 (13.8)	13.3	964 (15.5)	13.2	8,692 (9.1)	10.5
3. Acceptances, endorsements, etc. <sup>#</sup>	207 (4.7)	55.4	6,101 (39.5)	305.7	4,453 (71.7)	5.6	17,111 (17.9)	45.6
<b>Contingent liabilities</b>	<b>2,338</b> <b>(52.6)</b>	<b>7.2</b>	<b>24,856</b> <b>(160.9)</b>	<b>-3.2</b>	<b>74,285</b> <b>(1,195.1)</b>	<b>-18.8</b>	<b>1,32,583</b> <b>(138.5)</b>	<b>-9.2</b>

\* : Includes IDBI Bank Ltd.

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

# : Includes *inter alia* items like (a) Claims against the bank not acknowledged as debt, (b) Liability for partly paid investments, (c) Bills re-discounted and (d) Letters of credit.

**Note :** Figures in parentheses are percentages to total liabilities of the concerned bank group.

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