

**Appendix Table III.14: Off-Balance Sheet Exposure of Scheduled Commercial Banks**  
(As at end-March)

(Amount in Rs. crore)

Item	State Bank Group			Nationalised Banks			Public Sector Banks		
	2003	2004	Variation	2003	2004	Variation	2003	2004	Variation
1	2	3	4	5	6	7	8	9	10
1. Forward exchange contract	79,193.34 (16.02)	93,167.56 (16.96)	17.65	1,84,993.26 (23.39)	2,20,017.43 (23.86)	18.93	2,64,186.60 (20.55)	3,13,184.99 (21.28)	18.55
2. Guarantees given	17,977.70 (3.64)	19,619.33 (3.57)	9.13	35,578.04 (4.5)	43,225.99 (4.69)	21.50	53,555.74 (4.17)	62,845.32 (4.27)	17.35
3. Acceptances, endorsements, etc.	44,791.49 (9.06)	43,976.88 (8.01)	-1.82	44,057.06 (5.57)	66,389.75 (7.2)	50.69	88,848.55 (6.91)	1,10,366.63 (7.5)	24.22
<b>Total Contingent Liabilities</b>	<b>1,41,962.53 (28.71)</b>	<b>1,56,763.77 (28.54)</b>	<b>10.43</b>	<b>2,64,628.36 (33.46)</b>	<b>3,29,633.17 (35.75)</b>	<b>24.56</b>	<b>4,06,590.89 (31.63)</b>	<b>4,86,396.94 (33.06)</b>	<b>19.63</b>

Item	New Private Sector Banks			Old Private Sector Banks			Foreign Banks			Scheduled Commercial Banks		
	2003	2004	Variation	2003	2004	Variation	2003	2004	Variation	2003	2004	Variation
1	11	12	13	14	15	16	17	18	19	20	21	22
1. Forward exchange contract	72,662.83 (37.81)	1,53,266.21 (62.16)	110.93	21,656.62 (20.63)	23,885.38 (19.79)	10.29	4,33,973.73 (372.00)	6,65,410.76 (488.14)	53.33	7,92,479.78 (46.64)	11,55,747.34 (58.52)	45.84
2. Guarantees given	15,638.70 (8.14)	17,397.12 (7.06)	11.24	3,798.94 (3.62)	4,031.26 (3.34)	6.12	17,347.79 (14.87)	17,574.63 (12.89)	1.31	90,341.17 (5.32)	1,01,848.33 (5.16)	12.74
3. Acceptances, endorsements, etc.	77,658.22 (40.41)	1,82,957.13 (74.2)	135.59	4,605.08 (4.39)	4,959.12 (4.11)	7.69	1,11,645.70 (95.7)	2,07,404.09 (152.15)	85.77	2,82,757.55 (16.64)	5,05,686.97 (25.6)	78.84
<b>Total Contingent Liabilities</b>	<b>1,65,959.75 (86.36)</b>	<b>3,53,620.46 (143.41)</b>	<b>113.08</b>	<b>30,060.64 (28.64)</b>	<b>32,875.76 (27.24)</b>	<b>9.36</b>	<b>5,62,967.22 (482.57)</b>	<b>8,90,389.48 (653.18)</b>	<b>58.16</b>	<b>11,65,578.50 (68.6)</b>	<b>17,63,282.64 (89.28)</b>	<b>51.28</b>

Notes : 1. Figures in brackets are percentages to total liabilities of the concerned bank-group.

2. The variations indicate the percentage variation in 2003-04 over 2002-03.

Source : Balance sheets of respective banks.