

Appendix VII.2: Scheduled Commercial Banks - Risk Profile of Assets

(Amount in Rs. crore)

Outstanding Balance as at end of quarter (Net Book Value)	Risk Category (per cent)										Total Assets	Risk Weighted Assets	
	0.0	2.5	20.0	22.5	50.0	52.5	100.0	102.5	Amount	Percentage to total			
1	2	3	4	5	6	7	8	9	10	11	12		
2002-03													
Q1	1,64,338	4,92,129	1,38,822	40,278	35,528	-	5,25,670	84,923	14,81,689	6,79,611	45.9		
Q2	1,82,683	5,16,576	1,19,013	42,676	46,173	57	5,39,431	84,641	15,31,251	6,95,624	45.4		
Q3	1,81,859	5,36,379	1,08,681	42,657	54,462	201	5,52,468	92,311	15,69,018	7,19,167	45.8		
Q4	1,93,939	5,63,819	1,17,342	46,428	64,422	788	5,82,835	83,893	16,53,466	7,49,460	45.3		
2003-04													
Q1	1,98,878	5,87,535	1,11,413	43,786	69,376	646	5,70,410	88,792	16,70,837	7,43,272	44.5		
Q2	1,75,537	6,51,223	1,39,053	44,750	75,330	693	5,80,965	85,400	17,52,951	7,60,689	43.4		
Q3	1,90,898	6,54,672	1,12,332	53,083	84,325	868	6,06,495	83,710	17,86,383	7,85,693	44.0		
Q4	2,28,366	6,71,296	1,29,364	44,035	95,998	1,605	6,65,627	83,699	19,19,990	8,52,823	44.4		
2004-05													
Q1	2,25,613	7,34,026	1,23,249	40,679	1,01,815	2,174	6,65,208	84,078	19,76,842	8,55,590	43.3		
Memo Items:													
Average for 4 quarters													
2002-03	1,80,705	5,27,226	1,20,965	43,010	50,146	262	5,50,101	86,442	15,58,856	7,10,966	45.6		
2003-04	1,98,420	6,41,181	1,23,041	46,414	81,257	953	6,05,874	85,400	17,82,540	7,85,619	44.1		
Percentage Annual Growth													
2002-03	3.5	22.4	-20.1	3.9	208.3	-	8.8	2.4	11.9	10.0	-		
2003-04	17.8	19.1	10.2	-5.2	49.0	103.7	14.2	-0.2	16.1	13.8	-		

Note : Net Book Value implies outstanding book value net of margins and provisions.
Source : Returns submitted by respective banks.