

Appendix VII.3: Risk Profile of Off-Balance Sheet Items

(Amount in Rs. crore)

Year	Contingent Credit Exposures *				Risk Weighted Contingent Credit Exposures	Contracts and Derivatives **				Risk Weighted Contracts and Derivatives
	Risk Category (per cent)			Total		Risk Category (per cent)			Total	
	0	20	100			0	20	100		
1	2	3	4	5	6	7	8	9	10	11
2002-03										
Q1	6,447	15,754	1,20,440	1,42,641	79,482	25,150	6,77,780	1,33,836	8,36,765	6,789
Q2	6,117	16,981	1,25,714	1,48,812	83,120	6,471	6,95,984	1,70,405	8,72,860	7,503
Q3	6,782	20,276	1,30,601	1,57,659	86,492	18,327	7,33,701	1,72,359	9,24,387	8,377
Q4	8,690	18,041	1,28,952	1,55,682	81,860	18,408	8,23,359	1,78,302	10,20,069	9,392
2003-04										
Q1	7,035	16,895	1,37,802	1,61,732	88,871	11,703	10,09,836	2,39,847	12,61,386	12,602
Q2	8,609	31,002	1,41,972	1,81,583	93,858	19,638	10,81,395	2,84,827	13,85,860	15,144
Q3	12,324	19,440	1,50,305	1,82,069	94,448	16,892	11,60,771	3,42,836	15,20,499	16,970
Q4	10,868	19,683	1,48,722	1,79,273	95,172	24,087	12,86,567	3,25,462	16,36,116	17,435
2004-05										
Q1	11,565	21,697	1,70,703	2,03,965	1,04,721	19,811	17,03,022	4,00,674	21,23,507	21,455
Memo Items:										
Average for 4 quarters										
2002-03	7,009	17,763	1,26,427	1,51,198	82,738	17,089	7,32,706	1,63,726	9,13,520	8,015
2003-04	9,709	21,755	1,44,700	1,76,164	93,087	18,080	11,34,642	2,98,243	14,50,965	15,538
2004-05#	11,565	21,697	1,70,703	2,03,965	1,04,721	19,811	17,03,022	4,00,674	21,23,507	21,455
Percentage Annual Growth										
2002-03	7.3	17.9	-2.5	-0.02	6.1	16.9	42.0	61.9	44.5	56.4
2003-04	25.1	9.1	15.3	15.2	16.3	30.9	56.3	82.5	60.4	85.6

* Represent book values net of margins and provisions.

** Represent notional principal amount of exposures.

Notes: 1. Risk weighted contingent credit exposures are calculated after multiplying net book values with credit conversion factor ranging from 20 per cent to 100 per cent and converted figures are further multiplied by risk weight ranging from 0 per cent to 100 per cent depending upon counter parties.

2. Risk adjusted contracts and derivatives are calculated after multiplying notional principal amount with credit conversion factor ranging from 20 per cent to 8 per cent and converted figures are further multiplied by risk weight ranging from 0 per cent to 100 per cent depending upon counter parties.