

Appendix Table VII.4: Risk Profile of Loans and Advances (including bill credit)

(Amount in Rs. crore)

Outstanding Balance (net book value)	Risk Category (per cent)				Total	Risk-weighted loans and advances	Risk-Weighted loans and advances as percentage to total loans and advances
	0	20	50	100			
1	2	3	4	5	6	7	8
March-2003							
Loans and Advances to staff	-	17,969	-	327	18,296	3,921	21.4
Loans and Advances against bank deposits & specified collateral	29,130	-	-	-	29,130	-	-
Loans and Advances to Govt. (GOI/State)	14,196	-	-	-	14,196	-	-
Government Guaranteed Advances	30,989	627	-	1,421	33,037	1,546	4.7
Bank guaranteed advances / Take out Finance	-	19,613	-	-	19,613	3,923	20.0
Bills purchased under other bank LCs/acceptance credits	-	-	-	14,867	14,867	14,867	100.0
ECGC/DICGC guaranteed "covered" credit only	-	-	25,843	-	25,843	12,921	50.0
Housing loan against mortgage of house	-	-	38,579	-	38,579	19,290	50.0
SSI advances guaranteed by Credit Guarantee Fund Trust for Small Industries up to the guaranteed portion	287	-	-	-	287	-	-
All other loans and advances	-	-	-	5,09,332	5,09,332	5,09,332	100.0
March-2004							
Loans and Advances to staff	-	20,822	-	133	20,955	4,297	20.5
Loans and Advances against bank deposits & specified collateral	34,591	-	-	-	34,591	-	-
Loans and Advances to Govt. (GOI/State)	6,820	-	-	-	6,820	-	-
Government Guaranteed Advances	37,405	1,319	-	1,688	40,412	1,951	4.8
Bank guaranteed advances / Take out Finance	-	21,355	-	-	21,355	4,271	20.0
Bills purchased under other bank LCs/acceptance credits	-	-	-	16,830	16,830	16,830	100.0
ECGC/DICGC guaranteed "covered" credit only	-	-	23,246	-	23,246	11,623	50.0
Housing loan against mortgage of house	-	-	72,751	-	72,751	36,376	50.0
SSI advances guaranteed by Credit Guarantee Fund Trust for Small Industries up to the guaranteed portion	271	-	-	-	271	-	-
All other loans and advances	-	-	-	5,84,572	5,84,572	5,84,572	100.0

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