

Appendix Table III.12: Off-Balance Sheet Exposure of Scheduled Commercial Banks in India

(Amount in Rs. crore)

Item	State Bank Group			Nationalised Banks			Other Public Sector Banks			Public Sector Banks				
	2003-04	2004-05	Percentage Variation	2003-04	2004-05	Percentage Variation	2003-04	2004-05	Percentage Variation	2003-04	2004-05	2004-05#	Percentage Variation	Percentage Variation#
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Forward exchange contract	93,167.56 (16.97)	1,25,351.05 (19.99)	34.54	2,20,017.43 (23.86)	2,72,251.90 (25.55)	23.74	-	18,419.46 (22.64)	-	3,13,184.99 (21.29)	4,16,022.41 (23.45)	3,97,602.95 (23.49)	32.84	26.95
2. Guarantees given	19,619.33 (3.57)	23,177.85 (3.7)	18.14	43,225.99 (4.69)	53,130.66 (4.99)	22.91	-	3,188.60 (3.92)	-	62,845.32 (4.27)	79,497.11 (4.48)	76,308.51 (4.51)	26.50	21.42
3. Acceptances, endorsements, etc.	43,976.88 (8.01)	56,728.18 (9.05)	29.00	66,389.75 (7.20)	95,193.65 (8.93)	43.39	-	38,441.67 (47.25)	-	1,10,366.63 (7.50)	1,90,363.50 (10.73)	1,51,921.83 (8.98)	72.48	37.65
Contingent Liabilities	1,56,763.77 (28.55)	2,05,257.08 (32.73)	30.93	3,29,633.17 (35.75)	4,20,576.21 (39.47)	27.59	-	60,049.73 (73.81)	-	4,86,396.94 (39.06)	6,85,883.02 (38.66)	6,25,833.29 (36.98)	41.01	28.67

Item	New Private Sector Banks			Old Private Sector Banks			Foreign Banks			Scheduled Commercial Banks				
	2003-04	2004-05	Percentage Variation	2003-04	2004-05	Percentage Variation	2003-04	2004-05	Percentage Variation	2003-04	2004-05	2004-05#	Percentage Variation	Percentage Variation#
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
1. Forward exchange contract	1,53,266.20 (62.16)	1,92,510.81 (65.39)	25.61	23,885.38 (19.79)	24,558.55 (18.69)	2.82	6,92,529.14 (510.56)	11,41,358.53 (740.52)	64.81	11,82,865.71 (59.92)	17,74,450.30 (75.38)	17,56,030.84 (77.27)	50.01	48.46
2. Guarantees given	17,397.12 (7.06)	20,385.56 (6.92)	17.18	4,031.26 (3.34)	4,645.14 (3.54)	15.23	17,574.63 (12.96)	19,195.06 (12.45)	9.22	1,01,848.33 (5.16)	1,23,722.87 (5.26)	1,20,534.27 (5.30)	21.48	18.35
3. Acceptances, endorsements, etc.	1,82,970.87 (74.20)	2,84,890.12 (96.76)	55.70	8,257.43 (6.84)	13,514.56 (10.29)	63.67	2,06,979.09 (152.59)	4,30,082.43 (279.04)	107.79	5,08,574.02 (25.76)	9,18,850.61 (39.04)	8,80,408.94 (38.74)	80.67	73.11
Contingent Liabilities	3,53,634.19 (143.42)	4,97,786.49 (169.07)	40.76	36,174.07 (29.96)	42,718.25 (32.51)	18.09	9,17,082.86 (676.11)	15,90,636.02 (1,032.02)	73.45	17,93,288.06 (90.84)	28,17,023.78 (119.68)	27,56,974.05 (121.32)	57.09	53.74

- : Nil/Negligible.

: Excluding the impact of conversion of a non-banking entity into a banking entity.

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

Source : Balance sheets of respective banks.