

**Appendix Table IV.6: Off-Balance Sheet Exposure of Scheduled Commercial Banks in India**

(Amount in ₹ crore)

Item	Public Sector Banks		Private Sector Banks		Foreign Banks		Small Finance Banks		Payments Banks		All Scheduled Commercial Banks	
	2024-25	Percent Variation	2024-25	Percent Variation	2024-25	Percent Variation	2024-25	Percent Variation	2024-25	Percent Variation	2024-25	Percent Variation
1	2	3	4	5	6	7	8	9	10	11	12	13
1. Forward exchange contract@	43,03,018 (25.1)	31.9	1,52,56,379 (131.7)	29.9	2,73,16,828 (1,331.3)	32.4	1,791* (0.4)	-	0 (0.0)	-	4,68,78,016 (150.2)	31.5
2. Guarantees given	6,81,727 (4.0)	8.0	7,61,835 (6.6)	13.9	2,19,943 (10.7)	5.2	4,426 (1.1)	22.0	0 (0.0)	-	16,67,932 (5.3)	10.3
3. Acceptances, endorsements, etc.	14,62,023 (8.5)	16.2	4,21,525 (3.6)	5.8	1,19,084 (5.8)	-1.4	3,147 (0.8)	31.4	483 (1.3)	24.0	20,06,262 (6.4)	12.7
<b>Contingent Liabilities</b>	<b>64,46,768 (37.6)</b>	<b>25.1</b>	<b>1,64,39,739 (141.9)</b>	<b>28.3</b>	<b>2,76,55,856 (1,347.8)</b>	<b>31.9</b>	<b>9,364 (2.3)</b>	<b>55.4</b>	<b>483 (1.3)</b>	<b>24.0</b>	<b>5,05,52,209 (161.9)</b>	<b>29.8</b>

@: Includes all derivative products (including interest rate swaps) as admissible.

-: Not meaningful.

\*: The amount of off-balance sheet exposure of SFBs due to forward exchange contract for 2023-24 stood at ₹5.0 crore.

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

**Source:** Annual accounts of respective banks.