

Appendix Table IV.6: Bank Group-wise Lending to Sensitive Sectors
(As at end-March 2010)

Sector	(Amount in ₹ crore)											
	Public Sector Banks			Nationalised Banks *			State Bank Group			Private Sector Banks		
	2008-09	2009-10	Percentage Variation	2008-09	2009-10	Percentage Variation	2008-09	2009-10	Percentage Variation	2008-09	2009-10	Percentage Variation
1	2	3	4	5	6	7	8	9	10	11	12	13
1. Capital Market #	33,119 (1.5)	37,315 (1.4)	12.7	24,446 (1.6)	27,339 (1.5)	11.8	8,674 (1.2)	9,975 (1.2)	15.0	16,051 (2.8)	23,569 (3.7)	46.8
2. Real Estate @	3,34,311 (14.8)	3,85,873 (14.3)	15.4	2,41,366 (15.9)	2,67,247 (14.5)	10.7	92,945 (12.6)	1,18,625 (13.8)	27.6	1,45,547 (25.3)	1,47,584 (23.3)	1.4
3. Commodities	-	-	-	-	-	-	-	-	-	897 (0.2)	911 (0.1)	1.5
Total Advances to Sensitive Sectors	3,67,430 (16.3)	4,23,187 (15.7)	15.2	2,65,812 (16.3)	2,94,587 (15.7)	10.8	1,01,619 (13.7)	1,28,601 (15.0)	26.6	1,62,496 (28.2)	1,72,064 (27.2)	5.9

Sector	Foreign Banks						Scheduled Commercial Banks					
	Old Private Sector Banks			New Private Sector Banks			Foreign Banks			Scheduled Commercial Banks		
	2008-09	2009-10	Percentage Variation	2008-09	2009-10	Percentage Variation	2008-09	2009-10	Percentage Variation	2008-09	2009-10	Percentage Variation
1	2	3	4	5	6	7	8	9	10	11	12	13
1. Capital Market #	2,271 (1.8)	2,087 (1.4)	-8.1	13,779 (3.1)	21,481 (4.5)	55.9	6,028 (3.6)	6,519 (4.0)	8.1	55,198 (1.8)	67,402 (1.9)	22.1
2. Real Estate @	22,240 (17.3)	22,728 (14.8)	2.2	1,23,308 (27.6)	1,24,857 (26.1)	1.3	45,220 (27.3)	46,357 (28.4)	2.5	5,25,079 (17.5)	5,79,814 (16.6)	10.4
3. Commodities	897 (0.7)	911 (0.6)	1.5	-	-	-	-	-	-	897 (0.0)	911 (0.0)	1.5
Total Advances to Sensitive Sectors	25,408 (19.8)	25,725 (16.7)	1.3	1,37,087 (30.7)	1,46,338 (30.6)	6.8	51,248 (31.0)	52,875 (32.4)	3.2	5,81,174 (19.4)	6,84,126 (19.6)	17.7

- : Nil/Negligible.

: Exposure to capital market is inclusive of both investments and advances.

@ : Exposure to real estate sector is inclusive of both direct and indirect lending.

* : Includes IDBI Bank Ltd.

Note : Figures in parentheses are percentages to total loans and advances of the concerned bank-group.

Source : Balance sheets of respective banks.