

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1361  
ANSWERED ON:05.03.2010  
EXPOSURE AND OUTSTANDING IN BANKS  
Bheiravdanji Shri Gadhvi Mukeshkumar

**Will the Minister of FINANCE be pleased to state:**

- (a) whether Bank Group-wise Aggregate Consolidated Exposure and Outstanding of some big industrial groups having dealing in Power and Telecom sector is more than Rs,75,000 crores and Rs.50,000 crore as on March 31, 2008 and March 31, 2009;
- (b) if so, names of such industrial group(s) with "Exposure" and "Outstanding" as on 31st December, 2009 bank-wise;
- (c) whether such a large outstanding is viewed as 'dangerous' in the banking sector as these groups are under scanner with the Enforcement Directorate; and
- (b) if so, the steps taken to warn various Banks for considering further exposure to these industrial groups?

**Answer**

The Minister of State in the Ministry of Finance(Shri Namo Narain Meena)

(a) & (b): The Data Reporting System of the Reserve Bank of India (RBI) does not collect the requisite data/information in the manner desired. However, Bank group-wise exposure to power and telecom industries is as under:

Banks` Exposure to Power and Telecom Industries

(Amounts Outstanding in Rs. Crore)

Bank Group	Banks` Exposure to Power Industry	Banks` Exposure to Telecommunications
------------	-----------------------------------	---------------------------------------

	Mar-08	Mar-09	Dec-09	Mar-08	Mar-09	Dec-09
--	--------	--------	--------	--------	--------	--------

Nationalised Banks	41,063	64,113	87,056	13,703	21,553	24,039
--------------------	--------	--------	--------	--------	--------	--------

SBI Group	10,715	22,455	19,943	8,910	11,910	8,604
-----------	--------	--------	--------	-------	--------	-------

Old Private Sector Banks	3,975	4,040	4,758	980	1,295	1,260
--------------------------	-------	-------	-------	-----	-------	-------

New Private Sector Banks	296	572	1,689	769	1,877	3,082
--------------------------	-----	-----	-------	-----	-------	-------

Foreign Banks	622	748	956	2,158	1,646	2,462
---------------	-----	-----	-----	-------	-------	-------

All SCBs	56,670	91,928	114,402	26,520	38,281	39,446
----------	--------	--------	---------	--------	--------	--------

Source: Off-site returns. SCBs- Scheduled Commercial Banks Note: Exposure of SCBs excluding Regional Rural Banks

(c) & (d): All borrowal accounts are subject to exposure norms pertaining to borrower and Group exposure. Banks provide credit to

industrial houses/corporate in accordance with the Board approved policies of the banks in line with the RBI guidelines issued from time to time.