

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA

UNSTARRED QUESTION NO. 1973

TO BE ANSWERED ON THE 29<sup>TH</sup> December 2017/ Pausa 8, 1939 (SAKA)

Foreign Banks

1973. SHRI T. RADHAKRISHNAN: SHRI S.R. VIJAYAKUMAR:  
SHRI SUDHEER GUPTA: SHRI GAJANANKIRTIKAR:  
KUNWAR HARIBANSHINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the names of the foreign banks functioning/operating in India;
- (b) the number of branches along with their Automatic Teller Machines (ATMs) installed in the country, foreign banks, State/UT-wise;
- (c) whether Reserve Bank of India (RBI) data on ATMs deployed by foreign banks across country reveal a fall of almost 18 percent in three years;
- (d) if so, the details thereof and the reasons therefor along with the other aspects raised in RBI data on ATMs thereto;
- (e) whether the Government has received complaints against foreign banks regarding not providing sufficient loans to agriculture and other priority sectors as per the guidelines issued by the RBI; and
- (f) if so, the details thereof along with action taken/being taken by the Government on such guilty banks?

ANSWER

The Minister of State in the Ministry of Finance  
(SHRISHIV PRATAPSHUKLA)

- (a): Reserve Bank of India (RBI) has informed that 45 foreign banks are operating in India at present. The names are at Annex-I.
- (b): The details of number of branches and deployment of ATMs by foreign banks, as on 30.9.2017, as per data reported by RBI, are at Annex-II and Annex-III respectively.
- (c) & (d): As per RBI data, between September 2014 and September 2017, there is a reduction of about 18% in ATMs deployed by foreign banks. Details are at Annex-IV. RBI has apprised that the reason for this reduction in ATMs deployed by the foreign banks is due to the closure of ATM operations by First Rand Bank, banking operations by RBS (ABN AMRO) Bank, and closure of ATMs by HSBC Bank and Standard Chartered Bank by 30% and 20% respectively during this period.
- (e) and (f): RBI has apprised that it has instituted the Banking Ombudsman Scheme for resolution of complaints of bank customers against deficiency in services of banks, and complaints are resolved as per the provisions of the scheme. RBI has further apprised that non-provision of sufficient loans to agriculture and other priority sectors as per RBI guidelines is not a specific ground of complaint under the Banking Ombudsman Scheme.

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Annex-I

Lok Sabha Unstarred Question No. 1973 for 29.12.2017 regarding "Foreign Banks"  
Foreign banks having presence in India, as on 30.11.2017

Sl. No.	Bank
1	Australia and New Zealand Banking Group Ltd.
2	National Australia Bank
3	Westpac Banking Corporation

4	Bank of Bahrain & Kuwait BSC
5	AB Bank Ltd.
6	Sonali Bank Ltd.
7	Bank of Nova Scotia
8	Industrial & Commercial Bank of China Ltd.
9	BNP Paribas
10	Credit Agricole Corporate & Investment Bank
11	Societe Generale
12	Deutsche Bank
13	HSBC Ltd
14	PT Bank Maybank Indonesia Tbk
15	Mizuho Bank Ltd.
16	Sumitomo Mitsui Banking Corporation
17	The Bank of Tokyo - Mitsubishi UFJ, Ltd.
18	SBM Bank (Mauritius) Ltd.
19	Cooperatieve Rabobank U.A.
20	Doha Bank
21	Qatar National Bank
22	JSC VTB Bank
23	Sberbank
24	DBS Bank Ltd.
25	United Overseas Bank Ltd
26	First Rand Bank Ltd
27	Shinhan Bank
28	Woori Bank
29	KEB Hana Bank
30	Industrial Bank of Korea
31	Bank of Ceylon
32	Credit Suisse A.G
33	CTBC Bank Co. Ltd.
34	Krung Thai Bank Public Co. Ltd.
35	Abu Dhabi Commercial Bank Ltd.
36	Mashreq Bank PSC
37	First Abu Dhabi Bank PJSC
38	Emirates Bank NBD
39	Barclays Bank Plc.
40	Standard Chartered Bank
41	The Royal Bank of Scotland plc
42	American Express Banking Corporation
43	Bank of America
44	Citibank N.A.
45	J.P. Morgan Chase Bank N.A.

Source: Reserve Bank of India

Lok Sabha Unstarred Question No. 1973 for 29.12.2017 regarding "Foreign Banks"  
Functioning of Branches of Foreign Banks in India

Sl. No.	Bank	June 30, 2017
1	AB Bank Limited	1
2	Abu Dhabi Commercial Bank PJSC	2
3	American Express Banking Corp.	1
4	Australia and New Zealand Banking Group Limited	3
5	Bank of America, National Association	4
6	Bank of Bahrain & Kuwait B.S.C.	4
7	Bank of Ceylon	1
8	Bank of Nova Scotia	3
9	Barclays Bank PLC	6
10	BNP Paribas	8
11	Citibank N.A	35
12	Commonwealth Bank of Australia	1
13	Cooperatieve Rabobank U.A.	1
14	Credit Agricole Corporate and Investment Bank	5
15	Credit Suisse AG	1
16	CTBC Bank Co. Ltd.	2
17	DBS Bank Ltd.	12
18	Deutsche Bank AG	17
19	Doha Bank QSC	3
20	First Abu Dhabi Bank PJSC	1
21	Firststrand Bank Ltd	1
22	Hongkong and Shanghai Banking Corp. Ltd.	26
23	Industrial and Commercial Bank of China	1
24	Industrial Bank of Korea	1
25	JP Morgan Chase Bank National Association	4
26	JSC VTB Bank	1
27	KBC Bank NV	
28	KEB Hana Bank	1
29	Krung Thai Bank Public Company Limited	1
30	Mashreq Bank PSC	1
31	Mizuho Bank Ltd	5
32	National Australia Bank	1
33	PT Bank Maybank Indonesia TBK	1
34	Qatar National Bank SAQ	1
35	Sberbank	1
36	SBM Bank (Mauritius) Ltd.	4
37	Shinhan Bank	6
38	Societe Generale	4
39	Sonali Bank	2
40	Standard Chartered Bank	100
41	Sumitomo Mitsui Banking Corporation	2
42	The Bank of Tokyo-Mitsubishi UFJ Ltd	5
43	The Royal Bank of Scotland PLC	1
44	UBS AG	
45	United Overseas Bank Ltd	1
46	Westpac Banking Corporation	1
47	Woori Bank	2
	<b>All India</b>	<b>285</b>

Source: Reserve Bank of India

**Lok Sabha Unstarred Question No. 1973 for 29.12.2017 regarding "Foreign Banks"  
Deployment of ATMs for the quarter ended September, 2017**

Sl. No.	State/UT	Foreign Bank						
		CITI Bank	DBS Ltd.	Deutsche Bank	FirstRand Bank	HSBC	RBS (ABN AMRO)	Standard Chartered Bank
1	Andaman & Nicobar	0	0	0	0	0	0	0
2	Andhra Pradesh	0	0	0	0	0	0	0
3	Arunachal Pradesh	0	0	0	0	0	0	0
4	Assam	0	0	0	0	0	0	1
5	Bihar	0	0	0	0	0	0	1
6	Chandigarh	5	0	0	0	0	0	1
7	Chhatisgarh	0	0	0	0	0	0	0
8	Dadra Nagar Haveli	0	0	0	0	0	0	0
9	Daman	0	0	0	0	0	0	0
10	Delhi	42	3	4	0	6	0	30
11	Diu	0	0	0	0	0	0	0
12	Goa	2	0	0	0	0	0	0
13	Gujarat	12	0	2	0	1	0	9
14	Haryana	47	0	2	0	11	0	22
15	Himachal Pradesh	0	0	0	0	0	0	0
16	Jammu and Kashmir	0	0	0	0	0	0	0
17	Jharkhand	0	0	0	0	0	0	0
18	Karnataka	167	4	6	0	14	0	22
19	Kerala	1	0	0	0	1	0	6
20	Lakshwadeep	0	0	0	0	0	0	0
21	Madhya Pradesh	0	0	0	0	0	0	4
22	Maharashtra	142	15	11	0	30	0	50
23	Manipur	0	0	0	0	0	0	0
24	Meghalaya	0	0	0	0	0	0	0
25	Mizoram	0	0	0	0	0	0	0
26	Nagaland	0	0	0	0	0	0	0
27	Odisha	0	0	0	0	0	0	1
28	Puducherry	0	0	1	0	0	0	0
29	Punjab	0	0	0	0	0	0	3
30	Rajasthan	4	0	0	0	1	0	6
31	Sikkim	0	0	0	0	0	0	0
32	Tamil Nadu	46	3	3	0	11	0	24
33	Telangana	41	0	0	0	8	0	8
34	Tripura	0	0	0	0	0	0	0
35	Uttar Pradesh	23	2	2	0	7	0	15
36	Uttarakhand	0	0	0	0	0	0	1
37	West Bengal	17	3	1	0	10	0	19
■	<b>Total</b>	<b>549</b>	<b>30</b>	<b>32</b>	<b>0</b>	<b>100</b>	<b>0</b>	<b>223</b>

Source: Reserve Bank of India

**Lok Sabha Unstarred Question No. 1973 for 29.12.2017 regarding "Foreign Banks"  
Deployment of ATMs by foreign banks, as on 30.9.2017**

Foreign Bank	Sep-14	Sep-15	Sep-16	Sep-17	Percentage growth
CITI Bank	577	577	558	549	-5%
DBS Ltd.	31	30	30	30	-3%
Deutsche Bank	39	30	32	32	-18%
FirstRand Bank	12	9	5	0	-100%
HSBC	143	123	111	100	-30%
RBS (ABNAMRO)	60	58	13	0	-100%
Standard Chartered Bank	279	245	246	223	-20%
<b>Total</b>	<b>1,147</b>	<b>1,072</b>	<b>995</b>	<b>934</b>	<b>-18%</b>

Source: Reserve Bank of India

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