

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA  
UNSTARRED QUESTION No. 1346  
TO BE ANSWERED ON 9 FEBRUARY 2018 (FRIDAY)/MAGHA 20, 1939 (SAKA)

**Credit Card Issued by PSBs**

1346. DR. BANSHILAL MAHATO:

Will the Minister of FINANCE be pleased to state:

- (a) the norms adopted by the Public Sector Banks (PSBs) to issue credit cards;
- (b) the number of credit cards issued by the PSBs during the last three years and the current year, bank-wise;
- (c) the amount of loan provided through these credit cards along with the percentage of the loans disbursed out of total loan; and
- (d) the details of non-performing assets as a result of non-payment of outstanding dues through these credit cards?

Answer

The Minister of State in the Ministry of Finance  
(SHRI SHIV PRATAP SHUKLA)

- (a) Reserve Bank of India (RBI) circular DBR.No.FSD.BC.18/24.01.009/ 2015-16 dated July 1, 2015 incorporates the norms regarding credit cards issued by public sector banks. As per this, banks in India can undertake credit card business either departmentally or through a subsidiary company set up for the purpose. They can also undertake domestic credit card business by entering into tie-up with one of the banks already having arrangements for issue of credit cards. Banks desirous of undertaking credit card business, either independently or in tie-up arrangement with other card issuing banks, can do so with the approval of their Boards and prior approval of RBI is not needed. However, banks desirous of setting up separate subsidiaries for undertaking credit card business would require prior approval of RBI. RBI guidelines also require that only banks with net worth of Rs.100 crore and above should undertake credit card business. Each bank must have a well documented policy and a Fair Practices Code for credit card operations.
- (b) to (d) Bank-wise details for number of credit card holders, outstanding loans and non performing assets during the last three years and the current year, are given in **Annexure**.

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## Annexure to Lok Sabha unstarred question no. 1346 for 9.2.2018 regarding "Credit Card Issued by PSBs"

(Rs in crores; Rates &amp; Ratios in percentage)

Bank/Bank Group Name	31/03/2015					31/03/2016					31/03/2017					30/09/2017				
	Credit Cards- Total Number of Card Holders	Credit Card- Total Advance Outstanding	Total Gross Loans & Advances	Credit Card- Total Advance Outstanding as % of Total Gross Loans & Advances	Credit Card- Gross NPAs (Rs-Crores)	Credit Cards- Total Number of Card Holders	Credit Card- Total Advance Outstanding	Total Gross Loans & Advances	Credit Card- Total Advance Outstanding as % of Total Gross Loans & Advances	Credit Card- Gross NPAs (Rs- Crores)	Credit Cards- Total Number of Card Holders	Credit Card- Total Advance Outstanding	Total Gross Loans & Advances	Credit Card- Total Advance Outstanding as % of Total Gross Loans & Advances	Credit Card- Gross NPAs (Rs- Crores)	Credit Cards- Total Number of Card Holders	Credit Card- Total Advance Outstanding	Total Gross Loans & Advances	Credit Card- Total Advance Outstanding as % of Total Gross Loans & Advances	Credit Card- Gross NPAs (Rs-Crores)
ALLAHABAD BANK	0	0	1,53,095	0.00	0	0	0	1,57,707	0.00	0	0	0	1,58,103	0.00	0	0	0	1,52,180	0.00	0
ANDHRA BANK	1,42,267	165	1,29,576	0.13	11	1,49,050	178	1,36,371	0.13	13	1,68,394	220	1,44,232	0.15	16	1,57,194	186	1,49,454	0.12	14
BANK OF BARODA	1,01,406	83	4,37,280	0.02	5	1,31,255	109	4,05,517	0.03	9	1,52,868	200	4,08,511	0.05	13	1,43,926	182	4,14,885	0.04	21
BANK OF INDIA	1,31,522	57	4,10,661	0.01	0	1,45,084	67	3,81,662	0.02	1	1,45,860	77	3,93,788	0.02	1	1,80,217	96	3,90,687	0.02	1
BANK OF MAHARASHTRA	0	0	1,01,210	0.00	0	0	0	1,11,240	0.00	0	0	0	1,01,537	0.00	0	0	0	92,965	0.00	0
BHARATIYA MAHILA BANK LTD. *	0	0	352	0.00	0	0	0	621	0.00	0	0	0	576	0.00	0	-	-	-	-	-
CANARA BANK	1,25,917	80	3,35,106	0.02	0	2,00,416	139	3,36,548	0.04	0	2,15,250	162	3,55,306	0.05	0	2,23,766	172	3,72,763	0.05	1
CENTRAL BANK OF INDIA	1,11,940	65	1,94,967	0.03	11	1,07,047	71	1,90,153	0.04	12	1,06,514	76	1,53,008	0.05	12	1,08,594	81	1,83,190	0.04	13
CORPORATION BANK	96,508	38	1,47,708	0.03	5	80,510	47	1,45,706	0.03	4	96,332	66	1,45,710	0.05	4	1,01,851	71	1,35,414	0.05	6
DENA BANK	0	0	80,629	0.00	0	198	0	85,811	0.00	0	198	0	77,538	0.00	0	198	0	76,600	0.00	0
IDBI BANK LIMITED	1,049	0	2,15,792	0.00	0	7,164	7	2,26,477	0.00	0	20,653	27	2,10,610	0.01	0	16,187	22	2,05,670	0.01	0
INDIAN BANK	68,562	55	1,28,832	0.04	7	73,106	67	1,32,632	0.05	7	81,981	79	1,32,145	0.06	8	83,912	81	1,44,206	0.06	11
INDIAN OVERSEAS BANK	50,503	41	1,79,041	0.02	16	52,283	45	1,72,727	0.03	21	60,530	55	1,56,776	0.03	27	65,195	60	1,52,664	0.04	31
ORIENTAL BANK OF COMMERCE	0	0	1,48,039	0.00	0	0	0	1,53,639	0.00	0	0	0	1,66,438	0.00	0	0	0	1,62,131	0.00	0
PUNJAB AND SIND BANK	57	0	64,796	0.00	0	53	0	65,277	0.00	0	51	0	60,263	0.00	0	48	0	60,636	0.00	0
PUNJAB NATIONAL BANK	1,43,633	82	3,92,422	0.02	15	1,94,370	101	4,32,775	0.02	19	2,53,951	149	4,41,751	0.03	19	2,82,812	195	4,32,985	0.05	26
STATE BANK OF BIKANER AND JAIPUR *	0	0	71,153	0.00	0	0	0	74,743	0.00	0	0	0	68,774	0.00	0	-	-	-	-	-
STATE BANK OF HYDERABAD *	0	0	1,08,710	0.00	0	0	0	1,14,566	0.00	0	0	0	87,670	0.00	0	-	-	-	-	-
STATE BANK OF INDIA	31,58,032	5,724	13,35,437	0.43	107	36,20,042	7,396	15,09,512	0.49	146	45,69,048	10,276	16,27,278	0.63	168	49,32,698	13,029	18,92,446	0.69	215
STATE BANK OF MYSORE *	0	0	53,296	0.00	0	0	0	55,418	0.00	0	0	0	38,608	0.00	0	-	-	-	-	-
STATE BANK OF PATIALA *	0	0	80,648	0.00	0	0	0	85,941	0.00	0	0	0	77,100	0.00	0	-	-	-	-	-
STATE BANK OF TRAVANCORE *	0	0	69,907	0.00	0	0	0	67,004	0.00	0	0	0	52,506	0.00	0	-	-	-	-	-
SYNDICATE BANK	64,146	40	2,05,804	0.02	8	40,336	43	2,06,449	0.02	7	39,377	56	2,07,065	0.03	7	40,776	64	2,14,887	0.03	7
UCO BANK	0	0	1,51,812	0.00	0	0	0	1,35,508	0.00	0	0	0	1,31,655	0.00	0	0	0	1,23,813	0.00	0
UNION BANK OF INDIA	89,000	48	2,62,757	0.02	3	1,35,619	90	2,77,725	0.03	2	1,82,414	152	3,10,578	0.05	2	1,99,047	174	3,09,953	0.06	2
UNITED BANK OF INDIA	0	0	69,070	0.00	0	0	0	71,412	0.00	0	0	0	70,503	0.00	0	0	0	68,562	0.00	0
VIJAYA BANK	36,885	25	87,692	0.03	4	41,343	30	90,765	0.03	4	49,098	35	96,821	0.04	4	46,074	21	94,207	0.02	5
Total	43,21,427	6,503	56,15,793	0.12	192	49,77,876	8,389	58,23,907	0.14	245	61,42,519	11,630	58,74,849	0.20	283	65,82,495	14,435	58,30,300	0.25	353

Source: Reserve Bank of India

\* Since merged with State Bank of India