

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
**LOK SABHA**  
**UNSTARRED QUESTION NO-4158**  
ANSWERED ON- 22/03/2021

**CREDIT TO NBFCs**

4158. SHRIMATI RITA BAHUGUNA JOSHI

Will the Minister of FINANCE be pleased to state:-

- (a) whether there is any criteria on the basis of which banks provide credits to Non-Banking Financial Companies (NBFCs);
- (b) if so, the details thereof; and
- (c) the details of the amount of credits/loans given to NBFCs by all scheduled commercial banks between 2014 to 2019, bank-wise?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI ANURAG SINGH THAKUR)

(a) and (b): The Reserve Bank of India (RBI) has informed that banks formulate loan policy with the approval of their Boards of Directors within the prudential guidelines and exposure norms prescribed by RBI to extend various kinds of credit facilities to NBFCs, subject to conditions laid out in RBI's Master Circular on Bank Finance to NBFCs, dated 1.7.2015. RBI has further apprised that as per the said Master Circular, RBI places restrictions on banks on financing of certain activities undertaken by NBFCs, granting of bridge loans to NBFCs, providing of loans against the security of shares or debentures, execution of guarantees that directly or indirectly enable placement of deposits with NBFCs, and investing in securities or instruments issued by NBFCs.

(c): RBI has informed that the details regarding the amount of credits or loans given to NBFCs by scheduled commercial banks (SCBs) between 2014 to 2019 are not maintained by it. As per RBI data, the bank-wise details of the loan outstanding (fund based) of NBFCs given by scheduled commercial banks, as at 31.3.2015 and as at 31.3.2019 is at Annex. RBI has further informed that data prior to 31.3.2015 is not maintained with it.

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Lok Sabha unstarred question no. 4158, regarding Credit to NBFCs

## Details of loan outstanding (fund based) of NBFCs given by Scheduled Commercial Banks

Amounts in crore Rs.

| Bank                                            | 31.3.2015 | 31.3.2019 |
|-------------------------------------------------|-----------|-----------|
| Abu Dhabi Commercial Bank PJSC                  | 164       | 373       |
| American Express Banking Corporation            | -         | 2         |
| AU Small Finance Bank Limited                   | -         | 2,713     |
| Australia and New Zealand Banking Group Limited | 161       | 170       |
| Axis Bank Limited                               | 3,922     | 15,458    |
| Bandhan Bank Limited                            | -         | 2,034     |
| Bank of America, National Association           | 235       | 3,096     |
| Bank of Bahrain and Kuwait B.S.C.               | -         | 190       |
| Bank of Baroda                                  | 24,878    | 66,448    |
| Dena Bank                                       | 11,112    | 9,330     |
| Vijaya Bank                                     | 10,265    | 14,594    |
| Bank of India                                   | 26,881    | 39,930    |
| Bank of Maharashtra                             | 11,976    | 10,673    |
| Bank of Nova Scotia                             | 929       | -         |
| Barclays Bank PLC                               | 624       | 542       |
| BNP Paribas                                     | 1,311     | 756       |
| Canara Bank                                     | 24,265    | 52,943    |
| Syndicate Bank                                  | 24,195    | 29,091    |
| Capital Small Finance Bank Limited              | -         | 100       |
| Catholic Syrian Bank Limited                    | 92        | 2,114     |
| Central Bank of India                           | 9,185     | 10,234    |
| Citibank N.A.                                   | 3,634     | 2,310     |
| City Union Bank Limited                         | 164       | 249       |
| Cooperatieve Rabobank U.A.                      | 18        | 183       |
| Credit Agricole Corporate and Investment Bank   | 395       | 280       |
| Credit Suisse AG                                | 710       | 510       |
| CTBC Bank Company Limited                       | 55        | 250       |
| DBS Bank India Limited                          | 142       | 1,360     |
| DCB Bank Limited                                | 817       | 1,445     |
| Deutsche Bank AG                                | 4,003     | 5,443     |
| Doha Bank Q.P.S.C                               | -         | 181       |
| Emirates NBD Bank (P.J.S.C.)                    | -         | 78        |
| ESAF Small Finance Bank Limited                 | -         | 31        |
| Federal Bank Limited                            | 3,149     | 14,376    |

|                                                   |        |                 |
|---------------------------------------------------|--------|-----------------|
| Fincare Small Finance Bank Limited                | -      | 257             |
| FirstRand Bank Limited                            | 35     | 166             |
| HDFC Bank Limited                                 | 12,635 | 36,535          |
| Hongkong and Shanghai Banking Corporation Limited | 3,105  | 6,666           |
| ICICI Bank Limited                                | 2,047  | 21,565          |
| IDBI Bank Limited                                 | 3,280  | 4,930           |
| IDFC First Bank Limited                           | -      | 7,232           |
| Indian Bank                                       | 66     | 10,524          |
| Allahabad Bank                                    | 5,358  | 11,556          |
| Indian Overseas Bank                              | 6,356  | 5,528           |
| IndusInd Bank Limited                             | 1,551  | 14,492          |
| Industrial and Commercial Bank of China           | 167    | 172             |
| ING Vysya Bank Limited                            | 1,187  | -               |
| Jammu and Kashmir Bank Limited                    | 3,622  | 7,617           |
| JPMorgan Chase Bank National Association          | 1,256  | 2,142           |
| Karnataka Bank Limited                            | 1,602  | 8,467           |
| KarurVysya Bank Limited                           | 968    | 1,569           |
| Kotak Mahindra Bank Limited                       | 2,183  | 7,440           |
| Lakshmi Vilas Bank Limited                        | 819    | 1,598           |
| Mizuho Bank Limited                               | -      | 1,818           |
| MUFG Bank Limited                                 | 1,056  | 1,329           |
| Punjab and Sind Bank                              | 12,081 | 13,946          |
| Punjab National Bank                              | 14,191 | 16,470          |
| Oriental Bank of Commerce                         | 13,802 | 14,653          |
| United Bank of India                              | 6,128  | 11,879          |
| Qatar National Bank SAQ                           | -      | 128             |
| RBL Bank Limited                                  | 1,431  | 2,936           |
| SBM Bank (India) Limited                          | 141    | 151             |
| Shinhan Bank                                      | 28     | 502             |
| South Indian Bank Limited                         | 2,525  | 6,312           |
| Standard Chartered Bank                           | 990    | 575             |
| State Bank of India (SBI)                         | 23,975 | 63,259          |
| State Bank of Bikaner and Jaipur                  | 5,049  | Merged into SBI |
| State Bank of Hyderabad                           | 2,130  |                 |
| State Bank of Mysore                              | 1,594  |                 |
| State Bank of Patiala                             | 2,631  |                 |
| State Bank of Travancore                          | 1,943  |                 |
| Bharatiya Mahila Bank Limited                     | 177    |                 |
| Sumitomo Mitsui Banking Corporation               | -      | 967             |
| Suryoday Small Finance Bank Limited               | -      | 48              |

|                                    |        |        |
|------------------------------------|--------|--------|
| Tamilnad Mercantile Bank Limited   | 369    | 121    |
| The Dhanalakshmi Bank Limited      | 558    | 755    |
| The Royal Bank of Scotland PLC     | 1,244  | -      |
| UCO Bank                           | -      | 6,467  |
| Ujjivan Small Finance Bank Limited | -      | 225    |
| Union Bank of India                | 24,312 | 21,691 |
| Andhra Bank                        | 8,072  | 6,502  |
| Corporation Bank                   | 8,319  | 10,475 |
| United Overseas Bank Limited       | 100    | 250    |
| Utkarsh Small Finance Bank Limited | -      | 273    |
| Westpac Banking Corporation        | 75     | 6      |
| Woori Bank                         | -      | 246    |
| Yes Bank Limited                   | 3,030  | 9,159  |

*Source: Reserve Bank of India*

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