

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
**LOK SABHA**  
**UNSTARRED QUESTION NO-2255**  
ANSWERED ON- 02/08/2021

**CREDITS TO NBFCs**

2255. SHRIMATI MANEKA SANJAY GANDHI

Will the Minister of FINANCE be pleased to state:-

- (a) the criteria for banks to provide credits to Non-Banking Financial Companies (NBFCs); and
- (b) the data related to bank wise amount of credit/loans to NBFCs from 2014-2019?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a): 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 like 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.

(b): 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. 2255, regarding Credit to NBFCs

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

Bank	Amounts in crore Rs.	
	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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