

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO.†4469

TO BE ANSWERED ON THE 12th August, 2016/ Shravana 21, 1938 (SAKA)

Credit Cards

QUESTION

†4469. SHRI RAJU SHETTY:

Will the Minister of FINANCE be pleased to state:

- (a) the number of credit cards issued by the public sector banks during the last three years and the current year, bank-wise;
- (b) the amount of loan provided through these credit cards during the said period along with its percentage to total loan; and
- (c) the details of the non-performing assets through the said credit cards during the said period due to non-payment of outstanding dues?

ANSWER

The Minister of State in the Ministry of Finance

(SHRI SANTOSH KUMAR GANGWAR)

- (a): As informed by Reserve Bank of India, the details of total number of credit card holders are given at Annexure.
- (b): RBI has informed that the amount of loan provided through credit cards is Rs. 6,503 crore on March 2015 and Rs. 8,839 crore on March 2016 respectively.
- (c): RBI has informed that the non-performing assets through credit cards is Rs. 192 crore on March 2015 and Rs. 245 crore on March 2016.

Annexure.

Lok Sabha Unstarred Question No.†4469 reg. “Credit Cards” for 12.08.2016.

Details of Public Sector Banks on Credit Cards.

Sr. No.	Bank/Bank Group Name	Total Number of Card Holders on March 2015	Total Number of Card Holders on March 2016
1	ALLAHABAD BANK	0	0
2	ANDHRA BANK	1,42,267	1,49,050
3	BANK OF BARODA	1,01,406	1,31,255
4	BANK OF INDIA	1,31,522	1,45,084
5	BANK OF MAHARASHTRA	0	0
6	BHARATIYA MAHILA BANK LTD.	0	0
7	CANARA BANK	1,25,917	2,00,416
8	CENTRAL BANK OF INDIA	1,11,940	1,07,047
9	CORPORATION BANK	96,508	80,510
10	DENA BANK	0	198
11	IDBI BANK LIMITED	1,049	7,164
12	INDIAN BANK	68,562	73,106
13	INDIAN OVERSEAS BANK	50,503	52,283
14	ORIENTAL BANK OF COMMERCE	0	0
15	PUNJAB AND SIND BANK	57	53
16	PUNJAB NATIONAL BANK	1,43,633	1,94,370
17	SYNDICATE BANK	64,146	40,336
18	UCO BANK	0	0
19	UNION BANK OF INDIA	89,000	1,35,619
20	UNITED BANK OF INDIA	0	0
21	VIJAYA BANK	36,885	41,343
22	STATE BANK OF BIKANER AND JAIPUR	0	0
23	STATE BANK OF HYDERABAD	0	0
24	STATE BANK OF INDIA	31,58,032	36,20,042
25	STATE BANK OF MYSORE	0	0
26	STATE BANK OF PATIALA	0	0
27	STATE BANK OF TRAVANCORE	0	0
28	Public Sector Banks	43,21,427	49,77,876

Source: Reserve Bank of India.
