

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 159**

To be answered on the 18<sup>th</sup> July 2022/Ashadha 27, 1944 (Saka)

**D-SIB Banks**

159. SHRI SHYAM SINGH YADAV:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Domestic Systemically Important Banks (D-SIB) in India;
- (b) whether the Government intends to categorise more Banks in the D-SIB category; and
- (c) if so, the details thereof including the criteria fixed for a bank to be categorised as a D-SIB along with the time by which it is likely to be done?

**ANSWER**

THE MINISTER OF STATE FOR FINANCE  
(DR. BHAGWAT KARAD)

(a) to (c): Reserve Bank of India (RBI) has informed that, based on the data collected from banks as on 31.3.2021, State Bank of India, ICICI Bank Limited and HDFC Bank Limited have been identified as Domestic Systemically Important Banks(D-SIBs).

The banks are designated as D-SIBs by RBI and it has issued Framework for dealing with D-SIBs on 22.7.2014. RBI has informed that, the process of assessment of systemic importance of banks is a two-step process. In the first step, a sample of banks is identified. After that a detailed study to compute their systemic importance is initiated. Based on a range of indicators including size, interconnectedness, substitutability and complexity, a composite score of systemic importance for each bank in the sample is computed. The banks having systemic importance above a threshold are designated as D-SIBs.

The computation of systemic importance scores is performed annually based on the end-March data.

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