

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:230

ANSWERED ON:03.07.2009

CREDIT CARDS QUESTION

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Will the Minister of FINANCE be pleased to state:

- (a) the number of credit cards issued by Public Sector Banks (PSBs) during the last three years and the current year, bank-wise;
- (b) the year-wise amount of loan provided through these credit cards during the aforesaid period alongwith its percentage out of the total loan; and
- (c) the details of Non-Performing Assets out of the loan given through the credit cards during the aforesaid period?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF (SHRI NAMO NARAIN MEENA)

(a) to (c): The existing Management Information System of Reserve Bank of India does not generate information in the desired manner. However, the details of total number of credit card issued by the public sector banks and their subsidiaries, outstanding receivables and non-performing assets in credit cards are given in the Table below -
(Amount in Rs. crore)

Items	March 07	March 08	March 09
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No. of credit cards	42,39,931	40,43,466	76,14,053
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Credit Cards- receivables outstanding	3,089	3,218	2,581
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Credit Cards receivables o/s to Gross advances	0.23	0.19	0.12
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Credit Cards - NPA	333	536	486
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Total Gross Advances	13,62,645	16,84,024	21,04,066
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Source: Reserve Bank of India. Data for March 09 are unaudited and provisional