GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 3464
ANSWERED ON MONDAY, 10 AUGUST 2026/SHRAVANA 19, 1948 (SAKA)

Growth in Credit Card Usage in Tamil Nadu

3464. SHRI NAVASKANI K:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has reviewed the growth in credit card issuance and usage by public and private sector banks in Tamil Nadu during the last five years, Bank-wise;
(b) the measures taken to promote responsible credit card usage, transparent disclosure of charges and digital payment security in Tamil Nadu;
(c) whether financial literacy and consumer awareness programmes on responsible borrowing and timely repayment have been conducted across Tamil Nadu, if so, the details thereof;
(d) the initiatives taken by banks to educate customers on cyber fraud prevention and safe digital financial practices in Tamil Nadu;
(e) whether the Government proposes to strengthen financial literacy and responsible credit awareness in Ramanathapuram district, particularly among women, youth, fishermen and small entrepreneurs, if so, the details thereof; and
(f) the details of consumer awareness and financial counselling initiatives planned to promote informed borrowing and sound household financial management in Ramanathapuram district?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) As informed by Reserve Bank of India (RBI), state-wise information on credit card issuance and usage is not maintained. However, bank-wise information on advances outstanding towards credit card receivables reported by public and private sector banks is attached as Annexure-I.

(b) The RBI has issued "(Commercial Banks - Credit Cards and Debit Cards: Issuance and Conduct) Directions, 2025", which are applicable across the country, including Tamil Nadu. It has mandated explicit customer consent for card issuance, activation, credit limit enhancement and overlimit facilities, while prohibiting unsolicited cards and unilateral upgrades. Card issuers are required to provide clear disclosures through Key Fact Statement and Most Important Terms and Conditions (MITC), including information on interest rates, fees, charges and customer obligations, and to ensure transparency in EMI conversions and interest calculations. Further, RBI has prescribed various measures to enhance digital payment security, including OTP-based card activation, mandatory transaction authentication, customer-controlled transaction settings, 24×7 facilities for reporting unauthorised transactions and immediate blocking of lost or compromised cards. Card issuers are also required to safeguard customer data and comply with security and risk mitigation standards.

(c) to (f) The Government and RBI undertake various initiatives to enhance awareness about financial literacy, responsible borrowing, credit discipline and prevention of cyber frauds across the country, including Tamil Nadu. These inter-alia include the following:-

i. The Centre for Financial Literacy (CFL) project has been initiated by RBI since 2017 with an objective to adopt community-led innovative and participatory approaches to financial literacy.

ii. Financial Literacy Centres (FLCs) established by Lead Banks at the district level, conduct camps for the general public as well as for different target groups viz. farmers, Micro and Small Entrepreneurs, school children, Self Help Groups and Senior Citizens. The camps cover various aspects of financial literacy including responsible borrowing, credit discipline, digital financial literacy, cyber frauds etc.

iii. As on date, 128 Centers for Financial Literacy (CFLs) and 75 Financial Literacy Centers (FLCs) are operational in Tamil Nadu. During FY 2025-26, CFLs conducted 92,096 awareness camps and FLCs conducted 10,419 camps covering topics such as responsible borrowing, credit discipline, digital financial literacy, cyber fraud prevention and sound financial management.

iv. In Ramanathapuram district, three CFLs and two FLCs are operational. During FY 2025-26, CFLs conducted 2,160 awareness camps and FLCs conducted 809 camps. FLCs in the district also conducted focused camps for small entrepreneurs, youth and women. These programmes cover responsible borrowing, credit discipline, digital financial literacy, cyber fraud prevention and informed financial decision-making.

v. RBI also conducts Electronic Banking Awareness and Training (e-BAAT) programmes, Digital Payments Awareness Week, multimedia awareness campaigns on safe digital Banking practices, and dissemination of awareness materials on cyber fraud prevention and digital payment safety in regional languages, including Tamil.

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Annexure – I

'ANNEXURE REFERRED IN REPLY OF PART A OF LOK SABHA UNSTARRED QUESTION NO. 3464 FOR 10.08.2026 REGARDING GROWTH IN CREDIT CARD USAGE IN TAMIL NADU'

Bank-Wise Information on Advances Outstandings Towards Credit Card - Receivables

Bank Name	March 2022 (₹ Crore)	March 2023 (₹ Crore)	March 2024 (₹ Crore)	March 2025 (₹ Crore)	March 2026 (₹ Crore)
Bank of India	3.008	7.213	11.935	13.058	10.105
Bank of Maharashtra	73.280	81.270	78.780	75.770	0.000
Canara Bank	492.171	675.296	1,289.620	1,680.431	2,070.104
Central Bank of India	17.420	18.540	1.760	1.470	1.002
Indian Bank	166.426	198.427	380.248	572.846	527.046
Indian overseas Bank	49.303	64.621	67.124	86.975	203.636
Punjab National Bank	317.938	409.018	857.513	1,125.986	1,378.244
Union Bank of India	3.210	915.370	1,533.050	1,475.840	1,476.996
Public Sector Banks	**1,122.757**	**2,369.754**	**4,220.030**	**5,032.375**	**5,667.133**
Axis Bank Limited	17,681.460	34,208.570	43,326.580	46,105.750	49,701.960
Bandhan Bank Limited	0.000	0.000	0.014	0.383	12.734
City Union Bank Limited	2.732	7.980	70.986	78.103	128.378
CSB Bank Limited	0.000	20.283	357.207	486.060	448.577
DCB Bank Limited	5.260	0.000	0.000	0.200	67.200
Dhanlaxmi Bank Limited	10.545	13.809	17.221	19.621	20.956
Federal Bank ltd	270.271	1,594.166	2,992.156	3,549.461	4,368.008
HDFC Bank ltd.	71,928.047	79,518.842	92,509.341	108,283.478	112,068.497
ICICI Bank Limited	25,432.998	38,387.241	52,287.684	58,787.546	54,865.324
IDBI Bank Limited	64.123	72.535	82.196	115.685	134.637
IDFC first Bank Limited	2,007.257	3,511.206	5,546.365	7,517.572	9,165.126
IndusInd Bank ltd	5,864.140	8,493.130	10,803.500	11,185.670	9,961.690
Jammu & Kashmir Bank ltd	331.445	374.320	463.020	497.960	532.973
Karur Vysya Bank ltd	5.440	28.137	36.393	37.817	38.543
Kotak Mahindra Bank ltd.	6,232.474	10,769.743	14,837.533	14,055.738	12,852.467
RBL Bank ltd	13,603.653	16,851.646	17,207.485	17,289.975	16,429.696
South Indian Bank ltd	151.357	795.604	1,619.655	1,427.898	1,140.226
Tamilnad Mercantile Bank ltd	0.000	0.001	0.001	3.333	2.790
Yes Bank ltd	2,158.527	3,524.812	5,538.084	7,167.856	8,827.038
Private Sector Banks	**145,749.728**	**198,172.024**	**247,695.420**	**276,610.105**	**280,766.818**

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