

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO.1996

To be answered on the March 13, 2023/Phalgun 22,1944 (Saka)

Public Sector Banks

1996. SHRIMATI SANGEETA AZAD:

Will the Minister of FINANCE be pleased to state:

- (a) the number and names of Public Sector Banks (PSBs) functioning in the country at present;
- (b) whether the Government has any statistics regarding total number of account holders, total deposits and total loans disbursed by each of these PSBs;
- (c) if so, the details thereof for total number of account holders, total deposit and loans disbursed by each of these banks during the last five years, year and PSB-wise;
- (d) whether the Government has received any representations or recommendations from any quarter to privatise PSBs in the country and if so, the details thereof; and
- (e) the response of the Government thereto along with the steps taken by the Government in this regard?

ANSWER

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

(a) to (e): As per Reserve Bank of India, there are twelve public sector banks (PSBs) functioning in the country, names of which are at Annexure-I. Bank-wise and year-wise details of total number of accounts, total deposit and total advances, outstanding of PSBs as on 31st March of each of the last five years is at Annexure-II.

Representations or recommendations on various issues including, *inter alia*, privatisation of PSBs, received by the Government from time to time are examined suitably.

In the Union Budget for the financial year (FY) 2021-22, Government's intent to take up privatisation of two PSBs and approval of a policy of strategic disinvestment of Public Sector Enterprises was announced.

Lok Sabha Unstarred Question no.1996 for answer on 13.3.2023 regarding Public Sector Banks

| Sr. No. | Name of the Bank |
|----------------|-------------------------|
| 1. | Bank of Baroda |
| 2. | Bank of India |
| 3. | Bank of Maharashtra |
| 4. | Canara Bank |
| 5. | Central Bank of India |
| 6. | Indian Bank |
| 7. | Indian Overseas Bank |
| 8. | Punjab National Bank |
| 9. | Punjab & Sind Bank |
| 10. | State Bank of India |
| 11. | UCO Bank |
| 12. | Union Bank of India |

Annexure-II**Lok Sabha Unstarred Question no.1996, regarding Public Sector Bank****a. Total deposits outstanding –***(amount in crore R.s.)*

| Bank Name | 31-03-2018 | 31-03-2019 | 31-03-2020 | 31-03-2021 | 31-03-2022 |
|-----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Bank of Baroda ¹ | 8,54,733 | 9,15,159 | 9,45,984 | 9,66,997 | 10,45,939 |
| Bank of India | 5,20,854 | 5,20,862 | 5,55,505 | 6,27,114 | 6,27,896 |
| Bank of Maharashtra | 1,38,981 | 1,40,650 | 1,50,066 | 1,74,006 | 2,02,294 |
| Canara Bank ² | 7,97,548 | 8,58,930 | 9,06,621 | 10,10,875 | 10,86,409 |
| Central Bank of India | 2,94,839 | 2,99,855 | 3,13,763 | 3,29,973 | 3,42,672 |
| Indian Bank ³ | 4,21,898 | 4,56,410 | 4,88,834 | 5,38,071 | 5,93,618 |
| Indian Overseas Bank | 2,16,832 | 2,22,534 | 2,22,952 | 2,40,288 | 2,62,159 |
| Punjab and Sind Bank | 1,01,726 | 98,558 | 89,668 | 96,108 | 1,02,137 |
| Punjab National Bank ⁴ | 9,78,899 | 10,43,659 | 10,71,569 | 11,06,332 | 11,46,218 |
| State Bank of India | 27,06,343 | 29,11,386 | 32,41,621 | 36,81,277 | 40,51,534 |
| UCO Bank | 1,81,849 | 1,97,907 | 1,93,203 | 2,05,919 | 2,24,073 |
| Union Bank of India ⁵ | 7,99,888 | 8,20,304 | 8,68,633 | 9,23,805 | 10,32,393 |

*Source: Reserve Bank of India (Data is for Global operations)***Note –**¹ *Vijaya Bank and Dena Bank were amalgamated into Bank of Baroda w.e.f. 1st April, 2019.*² *Syndicate Bank was amalgamated into Canara Bank w.e.f. 1st April, 2020.*³ *Allahabad Bank was amalgamated into Indian Bank w.e.f. 1st April, 2020.*⁴ *Oriental Bank of Commerce and United Bank of India were amalgamated into Punjab National Bank w.e.f. 1st April, 2020.*⁵ *Andhra Bank and Corporation Bank were amalgamated into Union Bank w.e.f. 1st April, 2020.**Data provided is post-consolidation of data of above-mentioned banks.*

b. Gross loans and advances outstanding –

(amount in crore Rs.)

| Bank Name | 31-03-2018 | 31-03-2019 | 31-03-2020 | 31-03-2021 | 31-03-2022 |
|-----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Bank of Baroda ¹ | 6,53,660 | 6,97,824 | 7,38,096 | 7,51,590 | 8,18,121 |
| Bank of India | 3,75,995 | 3,82,860 | 4,16,521 | 4,10,436 | 4,57,014 |
| Bank of Maharashtra | 94,645 | 93,467 | 94,889 | 1,07,654 | 1,35,240 |
| Canara Bank ² | 6,24,190 | 6,61,364 | 6,60,717 | 6,75,155 | 7,41,147 |
| Central Bank of India | 1,77,484 | 1,67,729 | 1,72,244 | 1,76,913 | 1,89,716 |
| Indian Bank ³ | 3,29,161 | 3,51,448 | 3,68,663 | 3,90,317 | 4,15,625 |
| Indian Overseas Bank | 1,50,999 | 1,51,996 | 1,34,771 | 1,39,597 | 1,55,801 |
| Punjab and Sind Bank | 69,739 | 72,747 | 62,564 | 67,811 | 70,387 |
| Punjab National Bank ⁴ | 6,88,194 | 7,50,867 | 7,62,721 | 7,39,407 | 7,85,104 |
| State Bank of India | 20,48,387 | 22,93,454 | 24,22,845 | 25,39,393 | 28,18,671 |
| UCO Bank | 1,23,990 | 1,19,573 | 1,14,961 | 1,18,405 | 1,29,777 |
| Union Bank of India ⁵ | 6,06,400 | 6,39,130 | 6,66,117 | 6,53,684 | 7,16,408 |

Source: Reserve Bank of India (Data is for Global operations)

Note –

¹ *Vijaya Bank and Dena Bank were amalgamated into Bank of Baroda w.e.f. 1st April, 2019.*

² *Syndicate Bank was amalgamated into Canara Bank w.e.f. 1st April, 2020.*

³ *Allahabad Bank was amalgamated into Indian Bank w.e.f. 1st April, 2020.*

⁴ *Oriental Bank of Commerce and United Bank of India were amalgamated into Punjab National Bank w.e.f. 1st April, 2020.*

⁵ *Andhra Bank and Corporation Bank were amalgamated into Union Bank w.e.f. 1st April, 2020.*

Data provided is post-consolidation of data of above-mentioned banks.

c. **Total number of deposit and advances accounts with Public Sector Banks, year-wise**

(numbers in '000)

| Period | Total number of deposit and credit accounts with PSBs* |
|---------------|---|
| Mar-18 | 15,22,722 |
| Mar-19 | 15,17,811 |
| Mar-20 | 15,62,624 |
| Mar-21 | 15,73,558 |
| Mar-22 | 16,63,918 |

Source: Reserve Bank of India (Data is for Global operations)

*As per input received from Reserve Bank of India (RBI), it does not maintain the information with respect to total number of account holders. However, year-wise total number of deposit and advances accounts with Public Sector Banks for last five years, year-wise is provided above.
