

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
STARRED QUESTION NO: *206
TO BE ANSWERED ON THE 1st AUGUST, 2022/ Sravana 10, 1944 (Saka)
QUESTION
Public Sector Banks

***206: Shri Anto Antony:**

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 of total number of account holders, total deposit and loans disbursed by each of these banks during the last ten 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
FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)

(a) to (e): A statement is laid on the Table of the House.

**Statement for Lok Sabha Starred Question no. *206 for 1st August 2022, regarding
“Public Sector Banks” by SHRI ANTO ANTONY, Member of Parliament**

There are twelve public sector banks (PSBs) functioning in the country, names of which are at Annexure 1. Bank-wise and year-wise details of the total number of accounts, total deposit and total advances, outstanding of PSBs as on 31st Mar of each of the last ten years is at Annexure 2.

A paper from India Policy Forum, National Council of Applied Economic Research on “Privatisation of Public Sector Banks in India: Why, How and How Far?” was shared with the Government recently which proposes to privatise all PSBs except State Bank of India (SBI) for now. 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 starred question no. 206, 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 2

Lok Sabha starred question no. 206, regarding Public Sector Bank

a. Total deposits outstanding –

(Amount in crore Rs.)

Bank Name	31-03-2013	31-03-2014	31-03-2015	31-03-2016	31-03-2017	31-03-2018	31-03-2019	31-03-2020	31-03-2021	31-03-2022
Bank of Baroda ¹	5,35,930	6,13,378	8,59,839	8,16,910	8,48,630	8,54,733	9,15,159	9,45,984	9,66,997	10,45,939
Bank of India	2,94,067	3,63,590	5,31,907	5,13,005	5,40,032	5,20,854	5,20,862	5,55,505	6,27,114	6,27,896
Bank of Maharashtra	94,337	1,16,803	1,22,119	1,38,990	1,39,053	1,38,981	1,40,650	1,50,066	1,74,006	2,02,294
Canara Bank ²	5,09,162	5,85,819	7,29,228	7,41,527	7,55,836	7,97,548	8,58,930	9,06,621	10,10,875	10,86,409
Central Bank of India	2,26,038	2,40,075	2,55,572	2,66,184	2,96,671	2,94,839	2,99,855	3,13,763	3,29,973	3,42,672
Indian Bank ³	3,12,476	3,42,685	3,62,649	3,78,930	3,84,379	4,21,898	4,56,410	4,88,834	5,38,071	5,93,618
Indian Overseas Bank	1,95,457	2,19,731	2,46,049	2,24,514	2,11,343	2,16,832	2,22,534	2,22,952	2,40,288	2,62,159
Punjab and Sind Bank	70,642	84,730	86,715	91,250	85,540	1,01,726	98,558	89,668	96,108	1,02,137
Punjab National Bank ⁴	6,51,876	7,23,471	8,14,206	8,78,367	9,67,983	9,78,899	10,43,659	10,71,569	11,06,332	11,46,218
State Bank of India ⁵	15,45,842	17,40,365	20,41,795	22,41,470	25,85,593	27,06,343	29,11,386	32,41,621	36,81,277	40,51,534
UCO Bank	1,58,386	1,82,730	2,14,337	2,07,118	2,01,285	1,81,849	1,97,907	1,93,203	2,05,919	2,24,073
Union Bank of India ⁶	5,50,799	6,28,050	6,71,228	7,22,193	7,94,392	7,99,888	8,20,304	8,68,633	9,23,805	10,32,393

Source: Reserve Bank of India (Data for 31-03-2013 & 31-03-2014 is for Domestic Operations. Data w.e.f. 31-3-2015 is for Global operations)

¹ Vijaya Bank and Dena Bank are merged into Bank of Baroda w.e.f. 1st April, 2019

² Syndicate Bank is merged into Canara Bank w.e.f. 1st April, 2020

³ Allahabad Bank is merged into Indian Bank w.e.f. 1st April, 2020

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

⁵ State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore and Bharatiya Mahila Bank Ltd. Merged with the State Bank of India w.e.f. 1st April, 2017.

⁶ Andhra Bank and Corporation Bank are merged into Union Bank w.e.f. 1st April, 2020

b. Gross loans and advances outstanding –

(Amount in crore Rs.)

Bank Name	31-03-2013	31-03-2014	31-03-2015	31-03-2016	31-03-2017	31-03-2018	31-03-2019	31-03-2020	31-03-2021	31-03-2022
Bank of Baroda ¹	3,65,527	4,38,901	6,05,601	5,82,093	5,82,870	6,53,660	6,97,824	7,38,096	7,51,590	8,18,121
Bank of India	2,04,036	2,64,260	4,10,661	3,81,662	3,93,788	3,75,995	3,82,860	4,16,521	4,10,436	4,57,014
Bank of Maharashtra	76,397	90,369	1,01,210	1,11,240	1,01,537	94,645	93,467	94,889	1,07,654	1,35,240
Canara Bank ²	3,53,001	4,27,894	5,40,910	5,42,997	5,62,370	6,24,190	6,61,364	6,60,717	6,75,155	7,41,147
Central Bank of India	1,76,234	1,83,321	1,94,967	1,90,153	1,53,008	1,77,484	1,67,729	1,72,244	1,76,913	1,89,716
Indian Bank ³	2,25,783	2,51,849	2,81,927	2,90,339	2,90,248	3,29,161	3,51,448	3,68,663	3,90,317	4,15,625
Indian Overseas Bank	1,44,894	1,61,998	1,79,041	1,72,727	1,56,776	1,50,999	1,51,996	1,34,771	1,39,597	1,55,801
Punjab and Sind Bank	51,843	57,858	64,796	65,277	60,263	69,739	72,747	62,564	67,811	70,387
Punjab National Bank ⁴	4,83,017	5,32,429	6,09,531	6,57,826	6,78,692	6,88,194	7,50,867	7,62,721	7,39,407	7,85,104
State Bank of India ⁵	12,49,817	13,94,524	17,19,502	19,07,805	19,52,512	20,48,387	22,93,454	24,22,845	25,39,393	28,18,671
UCO Bank	1,19,205	1,40,228	1,51,812	1,35,508	1,31,655	1,23,990	1,19,573	1,14,961	1,18,405	1,29,777
Union Bank of India ⁶	4,18,386	4,66,042	5,40,041	5,59,802	6,00,520	6,06,400	6,39,130	6,66,117	6,53,684	7,16,408

Source: Reserve Bank of India (Data for 31-03-2013 & 31-03-2014 is for Domestic Operations. Data w.e.f. 31-3-2015 is for Global operations)

¹ Vijaya Bank and Dena Bank are merged into Bank of Baroda w.e.f. 1st April, 2019

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⁵ State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore and Bharatiya Mahila Bank Ltd. merged with the State Bank of India w.e.f. 1st April, 2017.

⁶ Andhra Bank and Corporation Bank are merged into Union Bank w.e.f. 1st April, 2020

c. Total number of deposit and credit accounts –

(Number in thousand)

Period	Total number of deposit and credit accounts with PSBs*
Mar-13	8,58,620
Mar-14	10,08,100
Mar-15	11,76,170
Mar-16	13,23,536
Mar-17	14,62,054
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 for 31-03-2013 & 31-03-2014 is for Domestic Operations. Data w.e.f. 31-3-2015 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 accounts of deposits and advances with Public Sector Banks for last ten years is provided above.
