

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2458

Answered on the December 18, 2023/Agrahayana 27, 1945 (Saka)

Banking Regulation (Amendment) Act, 2020

2458. SHRI PRATHAP SIMHA:
SHRI L.S. TEJASVI SURYA:

Will the Minister of FINANCE be pleased to state:

- (a) the number of banks which have come under the ambit of the RBI since the Banking Regulation Amendment Act, 2020 and the number of such banks from Karnataka, Tamil Nadu, Goa and Maharashtra;
- (b) the number of banks which are placed under 35A restriction of the Banking Laws, along with the details of such banks in Karnataka; and
- (c) the number of banks liquidated and closed and revived in the last nine years along with the details of the financials thereof?

ANSWER

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

(a) to (c): Subsequent to the Banking Regulation (Amendment) Act, 2020, applicable to, *inter-alia*, co-operative banks, there is no change in the number of banks that came under the ambit of the Reserve Bank of India (RBI).

RBI has informed that, as on 13.12.2023, thirty-nine Urban Co-operative Banks (UCBs), including four in Karnataka, namely, Sri Guru Raghavendra Sahakara Bank Niyamitha, Shimsha Sahakara Bank Niyamitha, the Hiriyur Urban Co-operative Bank Ltd. and the National Co-operative Bank Ltd., have been issued directions under 35A of Banking Regulation Act, 1949. Further, during the last nine years, fifty-seven banks were closed and three banks were revived. The details of financials are at annex.

Annex

Lok Sabha Unstarred question no. 2458 for 18.12.2023 regarding “Banking Regulation (Amendment) Act, 2020”

Table a. Details of financials of bank revived during last nine years

(Amount in ₹crores)

Year of revival	S. No.	Name of Bank	As on	Total Business	GNPA (%)	Net worth
2022	1	Punjab & Maharashtra Co-operative Bank Limited (Amalgamation with Unity Small Finance Bank w.e.f. 25.1.2022)	31-3-2021	14,658	82.05	-6,522
2020	2	Lakshmi Vilas Bank Ltd (Merged with DBS Bank India Ltd. w.e.f. 27.11.2020)	31-3-2020	38,117	25.39	-699
	3	Yes Bank Ltd (Reconstruction Scheme, 2020 w.e.f. 13.3.2020)	31-3-2023	4,23,508	2.13	31,419

Source: RBI

Table b. Details of financials of bank closed during last nine years

(Amount in ₹crores)

Year of closure	S. No.	Name of Bank	As on	Total Business	GNPA (%)	Net worth
2023	1	Garha Co-operative Bank Ltd.	31-3-2022	26	71.6	-0.1
	2	The Malkapur Urban Co-operative Bank Limited	31-3-2022	1,521	71.2	-62.8
	3	Shushruti Souharda Sahakara Bank Niyamita	31-3-2022	246	78.4	-20.4
	4	Sri Sharada Mahila Co-operative Bank Ltd.	31-3-2022	58	94.1	-9.8
	5	Harihareshwar Sahakari Bank Ltd.	31-3-2022	99	97.6	-45.4
	6	United India Co-operative Bank Limited	31-3-2022	3	96.9	-0.9
	7	National Urban Co-operative Bank Limited	31-3-2022	4	99.2	-0.9
	8	Sri Mallikarjuna Pattana Sahakari Bank Niyamita	31-3-2022	19	26.5	-2.6
	9	The Kapol Co-operative Bank Limited	31-3-2022	331	95.5	-2.5
	10	Nashik Zilla Girna Sahakari Bank Limited	31-3-2022	39	98.1	-9.3
	11	Lucknow Urban Co-operative Bank Ltd., Lucknow	31-3-2022	22	67.3	-1.9
	12	Nagar Urban Co-operative Bank Ltd.	31-3-2023	742	97.3	-112.1
	13	Shankarrao Pujari Nutan Nagari Sahakari Bank Ltd	31-3-2022	147	94.7	-55.8
	14	Urban Co-operative Bank Ltd	31-3-2022	25	61.3	-3.6
2022	15	Independence Co-operative Bank Limited, Nashik, Maharashtra	31-3-2020	12	95.3	-3.9
	16	Mantha Urban Cooperative Bank Ltd., Mantha, District: Jalna, Maharashtra	31-3-2019	117	61.5	-18.8
	17	Sarjeraodada Naik Shirala Sahakari Bank Ltd, Shirala, Dist. Sangli, Maharashtra	31-3-2021	151	85.8	-38.6

Year of closure	S. No.	Name of Bank	As on	Total Business	GNPA (%)	Net worth
	18	People's Co-operative Bank Limited, Kanpur, Uttar Pradesh	31-3-2020	20	90.5	-6.9
	19	The Mudhol Co-operative Bank Limited, Dist.- Bagalkot, Karnataka	31-3-2021	31	99.0	-5.3
	20	Millath Co-operative Bank Limited, Davangere, Karnataka	31-3-2021	29	90.9	-8.6
	21	Shri Anand Co-operative Bank Ltd., Chinchwad, Pune	31-3-2021	79	99.9	-22.5
	22	Deccan Urban Co-operative Bank Ltd., Vijayapur, Karnataka	31-3-2021	29	61.5	-4.3
	23	The Laxmi Co-operative Bank Limited, Solapur, Maharashtra	31-3-2022	193	63.6	-61.0
	24	The Seva Vikas Co-operative Bank Ltd., Pune, Maharashtra	31-3-2021	835	78.1	-38.2
	25	Rupee Co-operative Bank Ltd, Pune	31-3-2021	1,591	98.4	-538.0
	26	Babaji Date Mahila Sahakari Bank Ltd, Yavatmal, Maharashtra	31-3-2022	520	81.4	-99.7
2021	27	Vasantdada Nagari Sahakari Bank Ltd.	31-3-2019	83	85.5	-16.0
	28	Shivam Sahakari Bank Ltd, Ichalkaranji	31-3-2019	37	99.9	-11.2
	29	Bhagyodaya Friends Urban Co-operative Bank Limited	31-3-2020	25	97.2	-7.1
	30	United Co-operative Bank Ltd., Bagnan, West Bengal	31-3-2018	4	92.5	-1.8
	31	Shivajirao Bhosale Sahakari Bank Ltd.	31-3-2020	834	97.9	-58.8
	32	Madgaun Urban Co-Op. Bank Ltd.	31-3-2020	261	86.4	-41.7
	33	Dr. Shivajirao Patil Nilangekar Urban Co-operative Bank Limited, Nilanga, Dist. Latur, Maharashtra	31-3-2020	6	100.0	-2.3
	34	Karnala Nagari Sahakari Bank Limited	31-3-2020	1,077	98.7	-510.3
	35	Subhadra Local Area Bank Ltd	31-3-2019	61	5.9	26.4
	36	Aditya Birla Payment Bank	30-6-2019	4	Nil	77.4
2020	37	Mapusa Urban Co-op Bank	31-3-2018	479	30.1	-78.5
	38	CKP Co-op Bank Ltd	31-3-2018	704	90.6	-244.5
	39	The Karad Janata Sahakari Bank Ltd	31-3-2018	1,004	61.4	-162.6
2018	40	Bhopal Nagarik Sahakari Bank Limited.	31-3-2017	27	95.0	-8.5
	41	Brahmawart Commercial Co-operative Bank Ltd., Kanpur	30-9-2017	84	93.2	-16.4
	42	Alwar Urban Co-Op Bank Ltd.	31-3-2017	30	24.0	-13.3
	43	Bhilwara Mahila Urban Co-op. Bank Ltd.	31-3-2018	121	80.8	-17.3
	44	The Navodaya Urban Co-operative Bank Ltd., Nagpur.	31-3-2018	94	97.0	-27.6

Year of closure	S. No.	Name of Bank	As on	Total Business	GNPA (%)	Net worth
2017	45	Shri Chhatrapati Urban Co-operative Bank Ltd., Pimpri	31-3-2015	9	93.8	-2.5
	46	Mercantile Urban Co-operative Bank Ltd., Meerut	31-3-2016	10	87.8	-3.1
	47	Jamkhed Merchants Co-operative Bank Ltd.	31-3-2016	14	59.1	-1.8
	48	Gokul Co-operative Urban Bank Ltd., Secunderabad	31-12-2015	8	4.1	-2.6
	49	Hardoi Urban Co-operative Bank Ltd.,Hardoi	9-12-2016	13	88.9	-4.1
	50	Mahamedha Urban Co-op bank Ltd., Ghaziabad	31-3-2016	185	68.5	-89.6
	51	Lokseva Sahakari Bank Ltd., Pune	31-3-2016	295	76.1	-42.2
2016	52	Pioneer Urban Co-operative Bank Ltd.,Lucknow	#	#	#	#
	53	Shri Sai Urban Cooperative Bank Ltd. , Mukhed	31-3-2016	5	100.0	-1.7
2015	54	Baranagar Co-operative Bank Limited (West Bengal)	31-3-2013	#	61.1	-12.5
	55	Shri Swami Samarth Urban Co-operative Bank Ltd., Naldurg.	31-3-2014	#	44.7	-0.6
	56	United Commercial Co-operative Bank Ltd., Kanpur	31-3-2013	#	71.1	-40.7
	57	Vitthal Nagari Sahakari Bank Ltd., Latur.	31-3-2014	9	83.8	-1.6

Source: RBI

#- Information not available with RBI
