

# Urban Banks in India

As on 31 March 2020

• Total UCBs	1539	
• Scheduled UCBs		54
• Multi State UCBs		58
• Tier II UCBs	647	
• Tier I UCBS	892	

**CONSOLIDATE FINANCIAL POSITION OF UCBs  
IN GUJARAT AS ON  
31 MARCH 2020**

● <b>Total UCBs in Gujarat</b>	<b>218</b>
● <b>Scheduled UCBs</b>	<b>7</b>
● <b>Multi State Scheduled UCBs</b>	<b>6</b>
● <b>Primary Multi State UCBs</b>	<b>2</b>
● <b>Tier II UCBs</b>	<b>86</b>
● <b>Tier I UCBs *</b>	<b>132</b>
● <b>Unit Banks</b>	<b>84</b>

● \* Deposits less than Rs 100 crores

**CONSOLIDATE FINANCIAL POSITION OF  
UCBs IN GUJARAT  
AS ON  
31 March 2020**

Rs IN CR

<b>PARAMETERS</b>	<b>2018-19</b>	<b>2019-20</b>
TOTAL UCBs	<b>219</b>	<b>218</b>
BRANCHES	<b>1089</b>	<b>1089</b>
PAID UP CAPITAL	<b>Rs 1409</b>	<b>Rs 1480</b>
RESERVES	<b>Rs 9303</b>	<b>Rs 10136</b>
DEPOSITS	<b>Rs 55102</b>	<b>Rs 60197</b>
ADVANCES	<b>Rs 33363</b>	<b>Rs 35726</b>
INVESTMENT	<b>Rs 25851</b>	<b>Rs 48474</b>
PROFIT	<b>Rs 663</b>	<b>Rs 766</b>

**CONSOLIDATE FINANCIAL POSITION OF UCBs  
IN GUJARAT AS ON  
31 March 2020**

<b>PARAMETERS</b>	<b>2018-19</b>	<b>2019-20</b>
MEMBERS	3074189	3054238
DEPOSITORS	10026254	10714100
BORROWERS	727606	594431
STAFF MEMBERS	11598	11173

**DEPOSITS WISE NUMBER OF UCBs**  
**as on 31 March 2020**

<b>PARAMETERS</b>	<b>COUNTS</b>
DEPOSITS UP TO Rs 10 CRORES	<b>14</b>
BETWEEN Rs 10 TO 50 CRORES	<b>75</b>
BETWEEN Rs 50 TO 100 CRORES	<b>43</b>
BETWEEN Rs 100 TO 500 CRORES	<b>67</b>
BETWEEN Rs 500 TO 1000 CRORES	<b>8</b>
Rs 1000 CRORES AND ABOVE	<b>11</b>

**DEPOSITORS WISE NUMBER OF UCBS**  
**as on 31 March 2020**

<b>PARAMETERS</b>	<b>COUNTS</b>
Less Than 1000	<b>1</b>
1000 TO 5000	<b>26</b>
5000 TO 10000	<b>35</b>
10000 TO 20000	<b>54</b>
20000 TO 40000	<b>57</b>
40000 TO 50000	<b>9</b>
50000 TO 100000	<b>18</b>
100000 TO 500000	<b>13</b>
500000 AND ABOVE	<b>5</b>

**ADVANCES WISE NUMBER OF UCBs**  
**as on 31 March 2020**

<b>PARAMETERS</b>	<b>COUNTS</b>
ADVANCES UP Rs 5 CRORES	16
Rs 5 CRORES TO 25 CRORES	70
Rs 25 CRORES TO 50 CRORES	42
Rs 50 CRORES TO RS 100 CRORES	36
Rs 100 CRORES TO RS 500 CRORES	41
Rs 500 CRORES TO RS 1000 CRORES	5
Rs 1000 CRORES AND ABOVE	8

**BORROWERS WISE NUMBER OF UCBs**  
**as on 31 March 2020**

<b>PARAMETERS</b>	<b>COUNTS</b>
UP TO 500 BORROWERS	<b>41</b>
500 TO 1000 BORROWERS	<b>50</b>
1000 TO 2000 BORROWERS	<b>49</b>
2000 TO 5000 BORROWERS	<b>48</b>
5000 TO 10000 BORROWERS	<b>17</b>
BORROWERS ABOVE 10000	<b>9</b>
Data Not Submitted	<b>4</b>



**GROSS NPA WISE NUMBER OF UCBs**  
**as on 31 March 2020**

<b>PARAMETERS</b>	<b>COUNTS</b>
GROSS NPA 0%	<b>3</b>
BETWEEN 0% TO 7%	<b>148</b>
BETWEEN 7% TO 10%	<b>33</b>
BETWEEN 10% TO 15%	<b>12</b>
BETWEEN 15% TO 25%	<b>16</b>
25% AND ABOVE	<b>6</b>

**PROFIT WISE NUMBER OF UCBs**  
**as on 31 March 2020**

<b>PARAMETERS</b>	<b>COUNTS</b>
LOSS MAKING	7
PROFIT UP RS 10 LAKH	13
RS 10 LAKH TO RS 25 LAKH	33
RS 25 LAKH TO RS 50 LAKH	34
RS 50 LAKH TO RS 100 LAKH	36
RS 100 LAKH TO RS 500 LAKH	69
RS 500 LAKH TO RS 1000 LAKH	10
RS 1000 LAKH to Rs 5000 LAKH	11
Rs 5000 LAKH AND ABOVE	5

**CRAR WISE NUMBER OF UCBs**  
**as on 31 March 2020**

<b>PARAMETERS</b>	<b>COUNTS</b>
CRAR LESS THAN 9%	0
9% TO 12%	8
12% TO 20%	89
20% TO 30%	60
30% TO 40%	32
40% AND ABOVE	29

# TOP TEN DEPOSITS HOLDING UCBs

## 31 March 2020

SR NO.	BANK NAME	RS IN CR
1	THE KALUPUR COMMERCIAL CO OPERATIVE BANK LTD	7837
2	THE MEHSANA URBAN CO-OP BANK LTD	5732
3	THE SURAT PEOPLE'S CO OP BANK LTD	4779
4	RAJKOT NAGARIBANK K SAHAKARI LTD.	4702
5	THE CO OPERATIVE BANK OF RAJKOT LTD.	2301
6	THE SUTEX CO-OP. BANK LTD.	2056
7	THE AHMEDABAD MERCANTILE CO OP BANK LTD	1776
8	THE VARACHHA CO OP BANK LTD	1768
9	NUTAN NAGARIK SAHAKARI BANK LTD	1663
10	PRIME CO.OP BANK LTD.	1263

## TOP TEN ADVANCES MAKING UCBs

### 31 March 2020

SR NO.	BANK NAME	RS IN CR
1	THE KALUPUR COMMERCIAL CO OPERATIVE BANK LTD	4918
2	THE MEHSANA URBAN CO-OP BANK LTD	3950
3	THE SURAT PEOPLE'S CO OP BANK LTD	2936
4	RAJKOT NAGARIK SAHAKARI BANK LTD.	2592
5	Co op Bank of Rajkot Ltd	1554
6	THE SUTEX CO-OP. BANK LTD	1387
7	THE AHMEDABAD MERCANTILE CO OP BANK LTD	1137
8	NUTAN NAGARIK SAHAKARI BANK LTD	1041
9	THE VARACHHA CO OP BANK LTD	853
10	PRIME CO.OP BANK LTD.	744

## TOP TEN PROFIT MAKING UCBs as on 31 March 2020

SR NO.	BANK NAME	RS IN CR
1	THE KALUPUR COMMERCIAL CO OPERATIVE BANK LTD	128
2	THE MEHSANA URBAN CO-OP BANK LTD	73
3	RAJKOT NAGARIK SAHAKARI BANK LTD	71
4	THE AHMEDABAD MERCANTILE CO OP BANK LTD	58
5	The Co Operative Bank of Rajkot Ltd.	31
6	The Surat People's Co op Bank Ltd	27
7	PRIME CO.OP BANK LTD.	19
8	THE VARACHHA CO OP BANK LTD	14.98
9	The Sutex Co-op. Bank Ltd.	14.67
10	Nutan Nagarik Sahakari Bank Ltd	14

**TOP TEN UCBs AS PER MEMBERS**  
**as on 31 March 2020**

<b>SR NO.</b>	<b>BANK NAME</b>	<b>Members</b>
1	RAJKOT NAGARIK SAHAKARI BANK LTD.	284683
2	SHRI MAHILA SEWA SAHAKARI BANK LTD	127507
3	THE SURAT PEOPLE'S CO OP BANK LTD	87389
4	THE MEHSANA URBAN CO-OP BANK LTD	80449
5	THE CO OPERATIVE BANK OF RAJKOT LTD.	78663
6	THE KALUPUR COMMERCIAL CO OPERATIVE BANK LTD	56657
7	GONDAL NAGRIK SAHAKARI BANK LTD	51380
8	THE VARACHHA CO OP BANK LTD	48855
9	THE GANDHINAGAR NAGARIK CO-OPERATIVE BANK LTD	38985
10	SARDAR BHILADWALA PARDI PEOPLES COOP BANK LTD	38693

**TOP TEN UCBs AS PER BRANCHES**  
**as on 31 March 2020**

<b>SR NO.</b>	<b>BANK NAME</b>	<b>BRANCHES</b>
1	THE KALUPUR COMMERCIAL CO OPERATIVE BANK LTD	59
2	THE MEHSANA URBAN CO-OP BANK LTD	58
3	RAJKOT NAGARIK SAHAKARI BANK LTD.	38
4	PRIME CO.OP BANK LTD.	36
5	THE AHMEDABAD MERCANTILE CO OP BANK LTD	34
6	THE SURAT PEOPLE'S CO OP BANK LTD	30
7	THE CO OPERATIVE BANK OF RAJKOT LTD.	27
8	NUTAN NAGARIK SAHAKARI BANK LTD	23
9	THE VARACHHA CO OP BANK LTD	22
10	THE SUTEX CO-OP. BANK LTD.	18
10	SHREE KADI NAGARIK SAHAKARI BANK LTD	18





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# Thank you

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