

Appendix Table V.1: Indicators of Financial Performance: Scheduled UCBs (Continued)

(As per cent to total assets)

Sr. No.	Name of the Bank	Interest Income		Operating Profit		Net Profit after Taxes	
		2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
1	2	3	4	5	6	7	8
1	Abhyudaya Co-operative Bank Limited, Mumbai	6.0	6.6	0.1	0.3	-1.8	-1.9
2	Ahmedabad Mercantile Co-operative Bank Limited	6.7	6.9	2.3	2.2	1.5	1.5
3	Akola Janata Commercial Co-operative Bank Limited, Akola	6.4	7.0	1.8	1.9	1.1	1.3
4	Akola Urban Co-operative Bank Limited, Akola	6.1	6.8	3.2	1.3	0.3	0.8
5	Amanath Co-operative Bank Limited, Bangalore	0.4	0.6	-0.3	0.0	-0.2	0.2
6	Andhra Pradesh Mahesh Co-operative Urban Bank Limited	7.9	8.0	1.0	1.7	0.6	1.9
7	Apna Sahakari Bank Limited	6.5	5.5	0.4	-0.3	-1.5	-1.4
8	Bassein Catholic Co-operative Bank Limited	6.5	6.8	1.5	1.5	0.7	1.1
9	Bharat Co-operative Bank (Mumbai) Limited, Mumbai	6.6	6.8	1.1	1.0	-1.1	0.1
10	Bharati Sahakari Bank Limited	6.1	6.5	1.5	1.8	0.6	1.0
11	Bombay Mercantile Co-operative Bank Limited	4.7	4.7	0.8	0.7	0.1	0.2
12	Citizen Credit Co-operative Bank Limited, Mumbai	6.7	7.1	1.3	1.3	0.6	0.6
13	Cosmos Co-operative Bank Limited	6.8	7.0	2.4	1.9	0.7	1.6
14	Dombivli Nagari Sahakari Bank Limited	6.4	6.1	3.6	2.1	0.5	0.5
15	Goa Urban Co-operative Bank Limited	6.7	7.1	0.8	1.2	0.6	0.9
16	Gopinath Patil Parsik Janata Sahakari Bank Limited, Thane	6.8	6.9	1.3	1.7	0.7	1.0
17	Greater Bombay Co-operative Bank Limited	7.1	6.8	0.7	0.6	0.2	0.2
18	Indian Mercantile Co-operative Bank Limited, Lucknow	4.9	4.2	1.4	1.0	1.4	0.9
19	Jalgaon Janata Sahakari Bank Limited	7.0	7.3	1.7	1.4	0.9	0.9
20	Jalgaon People's Co-operative Bank Limited	6.2	6.8	1.3	1.0	0.3	0.1
21	Janakalyan Sahakari Bank Limited, Mumbai	5.5	6.9	0.1	1.2	0.1	0.3
22	Janalaxmi Co-operative Bank Limited, Nashik	3.8	4.8	-0.6	0.5	-0.6	0.5
23	Janata Sahakari Bank Limited, Pune	6.2	6.4	1.2	1.0	0.1	0.4
24	Kallappanna Awade Ichalkaranji Janata Sahakari Bank Limited	7.1	7.2	1.6	1.6	0.5	0.4
25	Kalapur Commercial Co-operative Bank Limited	6.1	6.7	2.3	2.4	1.3	1.5
26	Kalyan Janata Sahakari Bank Limited, Kalyan	6.5	7.3	1.0	0.9	-0.6	0.4
27	Kapol Co-operative Bank Limited, Mumbai	-	-	-	-	-	-
28	Karad Urban Co-operative Bank Limited	7.0	6.8	1.5	0.9	0.5	0.6
29	Khamgaon Urban Co-operative Bank Limited, Khamgaon	6.5	6.6	2.2	1.9	0.6	0.6
30	Mahanagar Co-operative Bank Limited, Mumbai	6.9	7.4	1.1	1.1	0.6	1.0
31	Mehsana Urban Co-operative Bank Limited	7.2	7.2	2.7	2.2	1.2	1.1
32	Nagar Urban Co-operative Bank Limited, Ahmednagar	-	-	-	-	-	-
33	Nagpur Nagrik Sahakari Bank Limited	6.6	7.0	1.2	1.3	0.2	0.4
34	Nasik Merchant's Co-operative Bank Limited	7.8	7.4	2.7	2.6	1.5	1.5
35	New India Co-operative Bank Limited, Mumbai	6.7	6.4	0.0	-0.1	-1.0	0.2
36	NKGSB Co-operative Bank Limited, Mumbai	6.8	6.6	1.1	0.6	0.3	0.2
37	Nutan Nagarik Sahakari Bank Limited, Ahmedabad	6.2	6.8	0.6	0.5	0.5	0.6
38	Pravara Sahakari Bank Limited	7.9	7.8	1.9	1.8	0.5	0.6
39	Punjab & Maharashtra Co-operative Bank Limited	-	-	-	-	-	-
40	Rajarambapu Sahakari Bank Limited	7.3	7.1	1.7	1.4	0.5	0.5
41	Rajkot Nagrik Sahakari Bank Limited	6.8	7.3	2.1	1.8	1.3	1.2
42	Rupee Co-operative Bank Limited	-	-	-	-	-	-
43	Sangli Urban Co-operative Bank Limited, Sangli	6.1	7.2	0.1	1.7	0.0	1.7
44	Saraswat Co-operative Bank Limited, Bombay	5.6	6.1	1.5	1.2	0.6	0.8
45	SBPP Co-operative Bank Limited, Killa Pardi	6.2	6.4	1.7	2.3	0.6	1.7
46	Shamrao Vithal Co-operative Bank Limited	6.8	7.1	1.2	1.4	0.7	0.9
47	Shikshak Sahakari Bank Limited, Nagpur	5.0	6.6	0.0	1.6	0.1	1.8
48	Solapur Janata Sahakari Bank Limited	6.9	6.8	1.9	1.6	1.1	1.2
49	Surat Peoples Co-operative Bank Limited	7.1	7.5	1.7	2.2	1.1	1.5
50	Thane Bharat Sahakari Bank Limited	6.9	7.4	1.0	0.9	0.3	0.4
51	TJSB Sahakari Bank	6.8	7.1	1.7	1.6	1.0	1.2
52	Vasai Vikas Sahakari Bank Limited	6.8	6.7	0.8	1.1	0.2	0.3
53	Zoroastrian Co-operative Bank Limited, Bombay	6.8	7.1	0.9	0.4	0.2	0.2

Notes: 1. Data for 2023-24 are provisional.

2. -: Nil/negligible.

Source: Off-site surveillance returns, RBI.

Appendix Table V.1: Indicators of Financial Performance: Scheduled UCBs (Concluded)

(As per cent to total assets)

Sr. No.	Name of the Bank	Interest Expended		Non-Interest Expenses		Provisions and Contingencies	
		2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
1	2	9	10	11	12	13	14
1	Abhyudaya Co-operative Bank Limited, Mumbai	3.8	4.1	2.7	2.8	2.8	3.4
2	Ahmedabad Mercantile Co-operative Bank Limited	3.5	3.8	1.4	1.4	0.8	0.2
3	Akola Janata Commercial Co-operative Bank Limited, Akola	2.9	3.5	2.6	2.5	0.4	0.2
4	Akola Urban Co-operative Bank Limited, Akola	3.3	3.8	2.9	2.8	2.5	0.1
5	Amanath Co-operative Bank Limited, Bangalore	0.2	0.2	0.7	0.5	0.0	0.0
6	Andhra Pradesh Mahesh Co-operative Urban Bank Limited	4.9	4.4	2.6	2.2	0.2	-0.9
7	Apna Sahakari Bank Limited	3.9	4.0	2.7	2.4	2.4	1.4
8	Bassein Catholic Co-operative Bank Limited	3.8	4.1	1.4	1.3	0.5	0.1
9	Bharat Co-operative Bank (Mumbai) Limited, Mumbai	4.0	4.4	2.1	2.0	2.6	0.8
10	Bharati Sahakari Bank Limited	3.3	3.1	1.6	1.7	0.8	0.5
11	Bombay Mercantile Co-operative Bank Limited	1.8	1.8	3.1	3.1	0.9	0.8
12	Citizen Credit Co-operative Bank Limited, Mumbai	3.4	3.9	2.3	2.3	0.4	0.5
13	Cosmos Co-operative Bank Limited	3.7	4.1	2.0	2.0	1.4	0.0
14	Dombivli Nagari Sahakari Bank Limited	3.2	3.2	2.5	2.5	1.7	1.1
15	Goa Urban Co-operative Bank Limited	4.0	3.9	2.3	2.3	0.0	0.0
16	Gopinath Patil Parsik Janata Sahakari Bank Limited, Thane	3.3	3.2	2.6	2.6	0.6	0.5
17	Greater Bombay Co-operative Bank Limited	4.3	4.1	2.8	3.0	0.5	0.3
18	Indian Mercantile Co-operative Bank Limited, Lucknow	1.2	1.6	2.4	2.3	-0.1	-0.5
19	Jalgaon Janata Sahakari Bank Limited	3.6	4.2	2.1	2.4	0.6	0.3
20	Jalgaon People's Co-operative Bank Limited	3.3	4.0	2.3	2.4	1.9	1.4
21	Janakalyan Sahakari Bank Limited, Mumbai	3.3	3.5	2.4	2.9	-0.3	0.6
22	Janalaxmi Co-operative Bank Limited, Nashik	2.3	2.3	3.0	3.4	0.0	0.0
23	Janata Sahakari Bank Limited, Pune	3.7	4.1	1.6	1.7	1.7	1.1
24	Kallappanna Awade Ichalkaranji Janata Sahakari Bank Limited	4.1	4.4	1.7	1.6	1.1	0.9
25	Kalapur Commercial Co-operative Bank Limited	3.3	3.7	1.1	1.1	0.4	0.4
26	Kalyan Janata Sahakari Bank Limited, Kalyan	4.0	4.2	2.5	2.7	1.5	0.4
27	Kapol Co-operative Bank Limited, Mumbai	-	-	-	-	-	-
28	Karad Urban Co-operative Bank Limited	4.0	4.1	2.1	2.1	0.9	0.4
29	Khamgaon Urban Co-operative Bank Limited, Khamgaon	2.7	3.2	2.3	2.3	1.3	1.0
30	Mahanagar Co-operative Bank Limited, Mumbai	3.6	3.8	2.5	2.9	0.4	0.1
31	Mehsana Urban Co-operative Bank Limited	4.0	4.3	1.0	1.1	1.3	0.6
32	Nagar Urban Co-operative Bank Limited, Ahmednagar	-	-	-	-	-	-
33	Nagpur Nagrik Sahakari Bank Limited	3.3	3.7	2.5	2.7	1.4	0.9
34	Nasik Merchant's Co-operative Bank Limited	3.8	4.2	2.4	2.4	0.7	-0.2
35	New India Co-operative Bank Limited, Mumbai	4.4	4.5	2.8	2.6	2.1	0.7
36	NKGSB Co-operative Bank Limited, Mumbai	4.0	4.3	2.6	2.3	0.3	0.2
37	Nutan Nagarik Sahakari Bank Limited, Ahmedabad	4.3	5.0	1.6	1.5	0.6	0.2
38	Pravara Sahakari Bank Limited	4.4	4.7	2.4	1.8	1.3	0.9
39	Punjab & Maharashtra Co-operative Bank Limited	-	-	-	-	-	-
40	Rajarambapu Sahakari Bank Limited	4.5	4.7	1.8	1.4	1.2	0.9
41	Rajkot Nagrik Sahakari Bank Limited	3.8	4.2	1.3	1.4	0.4	0.2
42	Rupee Co-operative Bank Limited	-	-	-	-	-	-
43	Sangli Urban Co-operative Bank Limited, Sangli	4.0	4.8	2.4	2.2	0.0	0.0
44	Saraswat Co-operative Bank Limited, Bombay	3.3	3.9	1.7	1.7	0.6	-0.2
45	SBPP Co-operative Bank Limited, Killa Pardi	3.0	3.1	1.9	1.7	0.7	0.1
46	Shamrao Vithal Co-operative Bank Limited	3.8	4.2	2.5	2.2	0.2	0.2
47	Shikshak Sahakari Bank Limited, Nagpur	3.1	3.5	2.5	2.7	0.8	0.3
48	Solapur Janata Sahakari Bank Limited	3.8	3.8	1.9	2.0	1.0	0.1
49	Surat Peoples Co-operative Bank Limited	4.5	4.8	1.2	1.1	0.3	0.3
50	Thane Bharat Sahakari Bank Limited	3.7	4.1	3.3	3.6	0.6	0.4
51	TJSB Sahakari Bank	3.7	4.0	1.9	2.0	0.4	0.0
52	Vasai Vikas Sahakari Bank Limited	4.4	4.1	1.9	2.0	0.7	0.8
53	Zoroastrian Co-operative Bank Limited, Bombay	3.7	3.9	2.8	3.0	0.4	0.1

Notes: 1. Data for 2023-24 are provisional.

2. -: Nil/negligible.

Source: Off-site surveillance returns, RBI.