

**Appendix Table V.1: Select Financial Parameters of Scheduled UCBs**  
(As at end-March 2010)

Sr. No.	Bank Name	CRAR (%)	Net Interest Income to Working Funds (%)	Non Interest Income to Working Funds (%)	Operating Profit to Working Funds (%)	Return on Assets	Average Cost of Deposits	Profit per Employee (₹ Lakh)	Business per Employee (₹ Lakh)
1	2	3	4	5	6	7	8	9	10
1	Abhyudaya Co-operative Bank Ltd., Mumbai	17.65	2.39	2.0	0.9	0.5	6.4	1.3	340.38
2	Ahmedabad Mercantile Co-Op Bank Ltd.	41.54	3.90	0.3	2.3	1.4	7.7	4.2	201.33
3	Amanath Co-operative Bank Ltd. Bangalore	-66.54	1.36	1.1	0.1	0.1	7.4	0.1	176.94
4	Andhra Pradesh Mahesh Co-Op Urban Bank Ltd.	28.35	4.20	0.2	2.1	1.5	8.8	3.1	255.78
5	Bassein Catholic Co-operative Bank Ltd.	18.90	3.31	0.3	2.5	1.3	7.5	7.8	652.68
6	Bharat Co-operative Bank (Mumbai) Ltd.	14.98	2.66	1.2	1.9	0.9	8.2	3.7	535.93
7	Bharati Sahakari Bank Limited.	15.02	3.03	0.4	1.4	0.6	7.0	1.4	250.32
8	Bombay Mercantile Co-operative Bank Limited	-4.47	2.94	2.8	3.2	0.3	7.6	0.5	195.54
9	Charminar Co-operative Urban Bank Ltd.	-311.89	-	-	-	-2.4	6.7	-	790.04
10	Citizen Credit Co-operative Bank Ltd., Mumbai	19.15	2.32	0.5	1.4	0.7	6.9	2.8	477.14
11	Cosmos Co-operative Urban Bank Ltd.	12.15	2.24	0.6	1.5	0.6	8.4	2.8	563.85
12	Dombivli Nagari Sahakari Bank Ltd.	15.04	3.34	1.3	2.6	1.2	7.2	4.8	401.64
13	Goa Urban Co-operative Bank Limited.	14.75	3.57	0.2	1.9	0.7	7.4	1.9	277.55
14	Gopinath Patil Parsik Janata Sahakari Bank Ltd., Thane	19.61	4.14	0.2	2.4	1.3	5.7	4.4	342.80
15	Greater Bombay Co-operative Bank Limited	22.93	1.76	1.2	1.0	0.5	8.6	1.6	345.20
16	Indian Mercantile Co-operative Bank Ltd., Lucknow	11.41	-	-	-	-	-	-	276.58
17	Jalgaon Janata Sahakari Bank Ltd.	12.91	17.92	15.4	15.8	1.1	5.9	2.0	254.68
18	Janakalyan Sahakari Bank Ltd., Mumbai	4.60	1.90	0.5	0.2	0.8	8.3	2.9	442.31
19	Janalaxmi Co-operative Bank Ltd., Nashik	-0.25	0.89	0.2	0.2	-4.6	3.5	-6.9	149.31
20	Janata Sahakari Bank Ltd., Pune.	7.83	2.30	0.9	1.6	0.6	8.2	2.2	399.35
21	Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.	12.48	3.14	0.4	0.9	0.4	7.7	0.7	229.52
22	Kalupur Commercial Coop.Bank Ltd.	34.91	2.42	0.4	1.8	1.0	7.4	4.9	434.45
23	Kalyan Janata Sahakari Bank Ltd., Kalyan	12.45	3.21	0.6	1.9	0.9	7.1	2.9	360.67
24	Karad Urban Co-operative Bank Ltd.	10.62	2.60	0.5	1.1	0.4	8.3	0.9	237.01
25	Madhavpura Mercantile Co-Op Bank Ltd.	-2,474.45	-	-	-	-	-	-	7,134.93
26	Mahanagar Co-operative Bank Ltd., Mumbai	13.18	-	-	-	-	-	-	405.89
27	Mapusa Urban Co-operative Bank of Goa Ltd., Mapusa	-16.15	2.07	0.6	0.1	1.1	8.8	1.8	153.23
28	Mehsana Urban Co-Op Bank Ltd.	12.02	2.59	0.3	1.8	0.8	7.5	3.9	479.51
29	Nagar Urban Co-operative Bank Ltd., Ahmednagar	13.30	3.57	0.4	1.6	0.5	8.2	1.3	246.04
30	Nagpur Nagrik Sahakari Bank Ltd.	10.38	2.23	1.4	0.8	0.3	8.2	0.5	185.98
31	Nasik Merchant's Co-operative Bank Ltd.	38.91	5.45	0.5	3.1	1.7	6.9	2.7	129.12
32	New India Co-operative Bank Ltd., Mumbai	18.76	3.72	0.5	0.8	0.7	8.0	3.2	388.74
33	NKGSB Co-operative Bank Ltd., Mumbai	11.50	2.22	0.6	1.4	1.1	8.1	4.3	515.99
34	Nutan Nagarik Sahakari Bank Ltd., Ahmedabad	19.55	2.49	0.7	0.8	0.6	8.1	1.8	290.38
35	Pravara Sahakari Bank Ltd.	12.28	2.09	0.3	0.4	-0.4	8.0	-0.7	190.66
36	Punjab & Maharashtra Co-operative Bank Ltd.	13.33	3.18	0.9	2.0	0.9	6.9	4.0	430.04
37	Rajkot Nagrik Sahakari Bank Ltd.	16.74	2.43	0.6	1.5	1.0	7.9	3.9	370.45
38	Rupee Co-operative Bank Ltd.	-75.69	0.14	0.5	-1.8	-1.3	8.3	-3.6	246.63
39	Sangli Urban Co-operative Bank Ltd., Sangli	11.27	2.82	1.1	1.4	0.6	8.4	0.5	86.45
40	Saraswat Co-operative Bank Ltd., Bombay	14.63	1.58	0.5	1.2	0.6	7.7	4.0	703.86
41	Sardar Bhiladwala Pardi Peoples Coop Bank Ltd.	27.79	4.75	0.2	2.7	1.0	6.7	3.2	247.00
42	Shamrao Vithal Co-operative Bank Ltd.	13.48	3.09	1.0	2.4	1.0	7.8	4.7	606.87
43	Shikshak Sahakari Bank Ltd., Nagpur.	-1.55	-	-	-	-2.5	6.5	-	531.91
44	Solapur Janata Sahakari Bank Ltd.	11.00	3.30	0.4	1.2	0.6	8.8	1.3	254.94
45	Surat Peoples Coop Bank Ltd.	22.52	3.28	0.4	1.6	0.6	8.0	2.1	433.73
46	Thane Bharat Sahakari Bank Ltd.	9.95	1.99	0.7	0.3	0.2	8.5	0.5	407.30
47	Thane Janata Sahakari Bank Ltd.	15.47	3.31	0.9	2.3	1.2	7.6	6.3	552.76
48	The Akola Janata Commercial Co-operative Bank Ltd., Akola.	10.21	1.87	0.4	0.7	0.1	8.9	0.2	215.76
49	The Akola Urban Co-operative Bank Ltd., Akola.	8.18	1.44	0.4	0.8	0.1	9.0	0.2	335.09
50	The Kapol Co-operative Bank Ltd., Mumbai	10.38	2.22	1.2	0.4	0.1	8.7	0.3	248.46
51	The Khamgaon Urban Co-operative Bank Ltd., Khamgaon.	-14.62	0.07	0.3	-1.8	-5.1	10.5	-8.6	232.26
52	Vasavi Coop Urban Bank Limited.	12.23	4.79	0.3	0.5	0.1	15.0	0.1	108.23
53	Zoroastrian Co-operative Bank Ltd., Bombay	14.56	2.38	0.4	0.7	0.4	7.7	2.0	565.97

Note: Data are provisional. '-': Nil/Negligible.

Source: OSS Returns.