

## Appendix Table III.4: Major Indicators of Financial Performance- Scheduled Urban Co-operative Banks

(As percentage of Total Assets)

		(Per cent)					
Sr.		Operating Profit		Net Profit		Interest Income	
No.	Name of the Bank	1999-2000	2000-01	1999-2000	2000-01	1999-2000	2000-01
1	2	3	4	5	6	7	8
1	Abhyudaya Co-op Bank Ltd.	2.21	1.93	0.85	0.77	10.43	9.79
2	Ahmedabad Mercantile Co-op Bank Ltd.	3.58	3.37	1.05	0.90	12.21	11.47
3	Akola Janata Commercial Co-op Bank Ltd.	1.30	0.94	0.54	0.50	8.19	8.13
4	Akola Urban Co-op Bank Ltd.	1.30	1.32	0.73	0.93	12.66	12.52
5	Amanath Co-op Bank Ltd.	1.72	1.44	1.72	1.44	9.91	9.37
6	AP Mahesh Co-op Urban Bank Ltd.	1.80	1.63	1.57	1.29	11.87	11.34
7	Bassein Catholic Co-op Bank Ltd.	2.29	2.17	1.41	1.34	11.21	10.77
8	Bombay Mercantile Co-op Bank Ltd. #	0.51	-0.22	0.09	-0.22	7.11	7.81
9	Charminar Co-op Urban Bank Ltd.	0.62	0.40	0.62	0.40	15.37	15.78
10	Charotar Nagarik Sahakari Bank Ltd.	2.64	1.81	1.72	1.48	13.26	12.99
11	Citizencredit Co-op Bank Ltd.	1.86	1.93	1.13	1.38	10.06	9.68
12	Co-operative Bank of Ahmedabad	0.88	1.02	0.58	0.27	10.96	11.68
13	Cosmos Co-op Urban Bank Ltd.	1.99	1.82	1.32	1.21	11.47	10.64
14	Dombivli Nagarik Sahakari Bank Ltd.	2.23	1.98	1.06	1.01	10.22	10.24
15	Goa Urban Co-op Bank Ltd. #	0.46	0.97	0.35	0.49	11.22	11.44
16	Greater Bombay Co-op Bank Ltd.	2.97	2.15	2.71	1.17	10.55	10.47
17	Ichalkaranji Janata Sahakari Bank Ltd.	0.92	1.05	0.68	0.69	10.56	10.46
18	Jalgaon Janata Sahakari Bank Ltd.	1.24	0.74	0.79	0.41	10.16	10.26
19	Janakalyan Sahakari Bank Ltd.	2.04	1.76	0.46	0.55	11.54	11.30
20	Janalaxmi Co-op Bank Ltd.	2.91	1.31	1.92	0.26	17.29	15.43
21	Janata Sahakari Bank Ltd.	0.96	1.04	0.83	0.49	9.10	9.30
22	Kalupur Commercial Bank Ltd.	3.30	2.46	1.15	1.27	11.25	11.79
23	Kalyan Janata Sahakari Bank Ltd.	2.79	2.06	1.67	1.13	10.78	9.17
24	Kapol Co-op Bank Ltd.	2.26	1.31	1.74	0.34	11.32	12.89
25	Karad Urban Co-op Bank Ltd.	1.26	1.37	0.52	0.76	11.04	11.44
26	Khamgaon Urban Co-op Bank Ltd.	0.85	0.80	0.32	0.39	15.43	14.81
27	Madhavpura Mercantile Co-op Bank Ltd.	2.86	1.27	1.10	-38.24	11.32	6.16
28	Mahanagar Co-op Bank Ltd.	1.56	0.67	0.29	0.30	15.72	14.98
29	Mandvi Co-op Bank Ltd.	1.09	1.11	0.46	0.56	12.27	9.85
30	Mapusa Urban Co-op Bank Ltd. #	0.05	-3.74	0.05	-7.15	11.33	6.36
31	Mehsana Urban Co-op Bank Ltd.	1.38	1.29	1.38	1.16	17.34	18.48
32	Nagar Urban Co-op Bank Ltd.	0.84	0.63	0.84	0.63	14.48	12.72
33	Nagpur Nagarik Sahakari Bank Ltd.	0.88	1.08	0.44	0.44	10.61	10.15
34	Nasik Merchant's Co-op Bank Ltd.	3.13	2.67	2.79	2.13	15.61	15.64
35	New India Co-op Bank Ltd.	3.03	2.92	1.59	1.60	10.90	10.54
36	North Kanara GSB Co-op Bank Ltd.	1.71	1.93	1.01	1.00	10.57	10.31
37	Nutan Nagarik Sahakari Bank Ltd.	1.95	3.00	1.88	2.06	10.31	11.82
38	Parsik Janata Sahakari Bank Ltd.	2.32	2.78	1.65	2.08	10.59	10.22
39	Punjab & Maharashtra Co-op Bank Ltd.	1.54	1.64	1.27	1.37	11.47	10.84
40	Rajkot Nagarik Sahakari Bank Ltd.	5.05	3.65	0.71	0.72	11.31	10.69
41	Rupee Co-op Bank Ltd.	0.99	1.39	0.52	0.35	8.11	10.56
42	Sangli Urban Co-op Bank Ltd.	0.45	1.54	0.41	1.40	10.25	10.78
43	Saraswat Co-op Bank Ltd.	1.63	2.28	0.47	0.62	9.15	9.12
44	Sardar Bhiladwalla PardiPeople's Co-op Bank Ltd.	2.56	1.62	2.56	1.62	10.23	9.71

45	Shamrao Vithal Co-op Bank Ltd.	1.89	2.23	1.10	1.17	10.94	10.96
46	Shikshak Sahakari Bank Ltd.	1.43	0.93	0.49	0.40	8.39	7.78
47	Surat People's Co-op Bank Ltd.	2.43	2.51	1.27	0.76	11.33	10.09
48	Thane Janata Sahakari Bank Ltd.	2.39	2.43	1.68	1.92	10.77	10.82
49	The Bharat Co-op Bank (Mumbai) Ltd.	2.21	2.36	1.70	1.58	11.00	10.97
50	Vasavi Co-operative Urban Bank Ltd. #	0.85	0.08	-7.26	0.08	16.13	16.64
51	Visnagar Nagarik Sahakari Bank Ltd.	1.78	1.45	1.78	1.45	23.63	25.51
<b>TOTAL</b>		<b>1.78</b>	<b>1.58</b>	<b>0.84</b>	<b>-2.09</b>	<b>10.72</b>	<b>10.59</b>

(Per cent)

Sr. No.	Name of the Bank	Interest Expended		Provision & Contingencies	
		1999-2000	2000-01	1999-2000	2000-01
1	2	3	4	5	6
1	Abhyudaya Co-op Bank Ltd.	5.82	5.72	1.36	1.15
2	Ahmedabad Mercantile Co-op Bank Ltd.	7.32	7.09	2.53	2.47
3	Akola Janata Commercial Co-op Bank Ltd.	8.48	8.30	0.76	0.44
4	Akola Urban Co-op Bank Ltd.	10.27	10.22	0.57	0.40
5	Amanath Co-op Bank Ltd.	6.35	6.44	0.00	0.00
6	AP Mahesh Co-op Urban Bank Ltd.	7.88	7.87	0.22	0.34
7	Bassein Catholic Co-op Bank Ltd.	7.81	7.38	0.87	0.83
8	Bombay Mercantile Co-op Bank Ltd.#	5.60	6.52	0.42	0.00
9	Charminar Co-op Urban Bank Ltd.	12.51	13.39	0.00	0.00
10	Charotar Nagarik Sahakari Bank Ltd.	9.80	9.85	0.92	0.32
11	Citizencredit Co-op Bank Ltd.	6.13	5.94	0.72	0.55
12	Co-operative Bank of Ahmedabad	8.08	8.97	0.29	0.75
13	Cosmos Co-op Urban Bank Ltd.	8.02	7.78	0.67	0.62
14	Dombivli Nagarik Sahakari Bank Ltd.	6.12	6.30	1.17	0.97
15	Goa Urban Co-op Bank Ltd.#	8.97	7.65	0.11	0.48
16	Greater Bombay Co-op Bank Ltd.	7.88	7.97	0.27	0.98
17	Ichalkaranji Janata Sahakari Bank Ltd.	7.71	7.61	0.24	0.36
18	Jalgaon Janata Sahakari Bank Ltd.	7.60	8.36	0.46	0.33
19	Janakalyan Sahakari Bank Ltd.	7.80	7.99	1.59	1.21
20	Janalaxmi Co-op Bank Ltd.	13.36	12.99	0.99	1.05
21	Janata Sahakari Bank Ltd.	7.17	7.33	0.13	0.55
22	Kalupur Commercial Bank Ltd.	7.77	8.91	2.15	1.19
23	Kalyan Janata Sahakari Bank Ltd.	6.12	5.61	1.12	0.93
24	Kapol Co-op Bank Ltd.	6.64	8.86	0.53	0.97
25	Karad Urban Co-op Bank Ltd.	7.38	7.81	0.73	0.61
26	Khamgaon Urban Co-op Bank Ltd.	12.89	12.59	0.52	0.40
27	Madhavpura Mercantile Co-op Bank Ltd.	8.04	4.67	1.76	39.51
28	Mahanagar Co-op Bank Ltd.	11.65	11.56	1.26	0.37
29	Mandvi Co-op Bank Ltd.	8.30	6.77	0.64	0.55
30	Mapusa Urban Co-op Bank Ltd.#	8.83	7.78	0.00	3.41
31	Mehsana Urban Co-op Bank Ltd.	15.11	16.61	0.00	0.13
32	Nagar Urban Co-op Bank Ltd.	11.32	10.76	0.00	0.00
33	Nagpur Nagarik Sahakari Bank Ltd.	8.58	7.90	0.45	0.64
34	Nasik Merchant's Co-op Bank Ltd.	10.49	10.87	0.34	0.54
35	New India Co-op Bank Ltd.	5.55	5.31	1.43	1.32
36	North Kanara GSB Co-op Bank Ltd.	6.84	6.54	0.70	0.93
37	Nutan Nagarik Sahakari Bank Ltd.	6.98	8.20	0.07	0.94
38	Parsik Janata Sahakari Bank Ltd.	6.22	6.08	0.66	0.70
39	Punjab & Maharashtra Co-op Bank Ltd.	7.62	7.31	0.27	0.28
40	Rajkot Nagarik Sahakari Bank Ltd.	6.14	7.51	4.34	2.93
41	Rupee Co-op Bank Ltd.	6.04	8.20	0.46	1.04
42	Sangli Urban Co-op Bank Ltd.	7.92	7.58	0.04	0.14

43	Saraswat Co-op Bank Ltd.	5.86	5.54	1.17	1.66
44	Sardar Bhiladwalla Pardi People's Co-op Bank Ltd.	6.04	6.52	0.00	0.00
45	Shamrao Vithal Co-op Bank Ltd.	7.36	7.29	0.79	1.06
46	Shikshak Sahakari Bank Ltd.	8.23	8.29	0.93	0.52
47	Surat People's Co-op Bank Ltd.	6.78	6.71	1.15	1.75
48	Thane Janata Sahakari Bank Ltd.	6.80	6.79	0.71	0.52
49	The Bharat Co-op Bank (Mumbai) Ltd.	6.55	6.21	0.51	0.77
50	Vasavi Co-operative Urban Bank Ltd.#	13.46	14.73	8.11	0.00
51	Visnagar Nagarik Sahakari Bank Ltd.	19.82	22.86	0.00	0.00
<b>TOTAL</b>		<b>7.57</b>	<b>7.79</b>	<b>0.95</b>	<b>3.67</b>

						(Per cent)
Sr. No.	Name of the Bank	Operating Expenses		Net Interest Income (Spread)		
		1999-2000	2000-01	1999-2000	2000-01	
1	2	3	4	5	6	
1	Abhyudaya Co-op Bank Ltd.	2.79	2.54	4.61	4.08	
2	Ahmedabad Mercantile Co-op Bank Ltd.1.48	1.25	4.89	4.38		
3	Akola Janata Commercial Co-op Bank Ltd.	5.94	6.09	-0.29	-0.17	
4	Akola Urban Co-op Bank Ltd.	1.98	1.55	2.39	2.31	
5	Amanath Co-op Bank Ltd.	2.08	1.79	3.56	2.93	
6	AP Mahesh Co-op Urban Bank Ltd.	2.70	2.31	3.99	3.48	
7	Bassein Catholic Co-op Bank Ltd.	1.81	1.84	3.40	3.39	
8	Bombay Mercantile Co-op Bank Ltd.#	1.79	2.22	1.51	1.29	
9	Charminar Co-op Urban Bank Ltd.	2.42	2.16	2.87	2.39	
10	Charotar Nagarik Sahakari Bank Ltd.	1.16	1.59	3.46	3.14	
11	Citizencredit Co-op Bank Ltd.	2.37	2.08	3.93	3.75	
12	Co-operative Bank of Ahmedabad	2.50	2.53	2.88	2.71	
13	Cosmos Co-op Urban Bank Ltd.	1.79	1.59	3.45	2.86	
14	Dombivli Nagarik Sahakari Bank Ltd.	2.13	2.15	4.11	3.94	
15	Goa Urban Co-op Bank Ltd.#	2.54	3.01	2.25	3.79	
16	Greater Bombay Co-op Bank Ltd.	2.55	2.26	2.67	2.50	
17	Ichalkaranji Janata Sahakari Bank Ltd.2.43	2.30	2.85	2.84		
18	Jalgaon Janata Sahakari Bank Ltd.	2.57	2.47	2.56	1.90	
19	Janakalyan Sahakari Bank Ltd.	2.26	2.13	3.73	3.31	
20	Janalaxmi Co-op Bank Ltd.	1.27	1.39	3.93	2.44	
21	Janata Sahakari Bank Ltd.	2.03	1.69	1.93	1.97	
22	Kalupur Commercial Bank Ltd.	0.72	0.87	3.47	2.87	
23	Kalyan Janata Sahakari Bank Ltd.	2.14	1.79	4.66	3.56	
24	Kapol Co-op Bank Ltd.	3.06	3.39	4.67	4.04	
25	Karad Urban Co-op Bank Ltd.	2.78	3.32	3.67	3.63	
26	Khamgaon Urban Co-op Bank Ltd.	1.94	1.77	2.54	2.22	
27	Madhavapura Mercantile Co-op Bank Ltd.0.73	0.41	3.28	1.49		
28	Mahanagar Co-op Bank Ltd.	2.80	3.15	4.07	3.42	
29	Mandvi Co-op Bank Ltd.	3.64	2.91	3.97	3.09	
30	Mapusa Urban Co-op Bank Ltd.#	2.62	2.44	2.50	-1.42	
31	Mehsana Urban Co-op Bank Ltd.	0.97	0.73	2.23	1.88	
32	Nagar Urban Co-op Bank Ltd.	2.67	2.16	3.16	1.96	
33	Nagpur Nagarik Sahakari Bank Ltd.	2.02	1.98	2.03	2.25	
34	Nasik Merchant's Co-op Bank Ltd.	2.08	2.21	5.12	4.77	
35	New India Co-op Bank Ltd.	3.32	3.69	5.36	5.23	

36	North Kanara GSB Co-op Bank Ltd.	2.34	2.14	3.73	3.77
37	Nutan Nagarik Sahakari Bank Ltd.	1.72	2.29	3.33	3.62
38	Parsik Janata Sahakari Bank Ltd.	2.26	2.11	4.38	4.14
39	Punjab & Maharashtra Co-op Bank Ltd.	2.97	2.57	3.86	3.53
40	Rajkot Nagrik Sahakari Bank Ltd.	1.07	1.11	5.17	3.18
41	Rupee Co-op Bank Ltd.	1.34	1.52	2.06	2.36
42	Sangli Urban Co-op Bank Ltd.	2.81	2.58	2.33	3.20
43	Saraswat Co-op Bank Ltd.	2.89	2.70	3.30	3.57
44	Sardar Bhiladwalla Pardi People's Co-op Bank Ltd.	1.90	2.05	4.19	3.20
45	Shamrao Vithal Co-op Bank Ltd.	2.47	2.48	3.58	3.67
46	Shikshak Sahakari Bank Ltd.	2.18	1.48	0.16	-0.51
47	Surat People's Co-op Bank Ltd.	2.33	1.81	4.55	3.37
48	Thane Janata Sahakari Bank Ltd.	2.44	2.28	3.96	4.03
49	The Bharat Co-op Bank (Mumbai) Ltd.	3.11	2.78	4.45	4.76
50	Vasavi Co-operative Urban Bank Ltd.#	1.97	2.07	2.68	1.91
51	Visnagar Nagarik Sahakari Bank Ltd.	2.21	1.46	3.81	2.65
<b>TOTAL</b>		<b>2.10</b>	<b>1.98</b>	<b>3.15</b>	<b>2.80</b>

# Unaudited for 2000-01.

Source: Balance sheet of respective banks.