

**Appendix Table IV.2: Bank-wise Major Indicators of Financial Performance as Proportion to Assets of Scheduled Urban Co-operative Banks**

Sr. No. Name of the Bank		(Per cent)					
		Operating Profit		Net Profit		Interest Income	
		2001-02	2002-03	2001-02	2002-03	2001-02	2002-03
1	2	3	4	5	6	7	8
1	Abhyudaya Co-op Bank Ltd.	1.80	3.07	0.69	0.67	9.89	9.84
2	Ahmedabad Mercantile Co-op Bank Ltd.	3.38	3.54	0.64	0.73	11.89	11.62
3	Akola Janata Commercial Co-op Bank Ltd.	1.79	1.97	0.42	0.51	10.54	10.60
4	Akola Urban Co-op Bank Ltd.	1.81	1.57	0.53	0.66	13.96	13.89
5	Amanath Co-op Bank Ltd. #	1.18	0.44	0.72	0.44	10.33	8.90
6	AP Mahesh Co-op Urban Bank Ltd.	2.83	7.73	1.53	2.56	12.46	13.57
7	Bassein Catholic Co-op Bank Ltd.	2.13	2.21	1.28	1.28	9.99	9.64
8	Bharat Co-op Bank (Mumbai) Ltd.	2.11	2.57	0.99	0.97	10.89	10.50
9	Bharati Sahakari Bank Ltd.	—	1.08	—	0.32	—	8.95
10	Bombay Mercantile Co-op Bank Ltd.	-0.07	1.28	-3.20	1.28	6.95	5.73
11	Charminar Co-op Urban Bank Ltd.	-7.50	-2.30	-20.22	-3.03	3.89	3.54
12	Charotar Nagarik Sahakari Bank Ltd.#	-0.09	0.62	-0.87	-19.62	13.26	7.58
13	Citizencredit Co-op Bank Ltd.	1.74	1.58	0.88	1.01	9.15	8.03
14	Co-operative Bank of Ahmedabad	-2.17	-2.97	-2.17	-6.92	8.63	6.81
15	Cosmos Co-op Bank Ltd.	2.49	3.17	1.13	1.07	11.11	11.49
16	Dombivli Nagari Sahakari Bank Ltd.	2.22	2.19	0.88	0.87	10.16	9.81
17	Goa Urban Co-op Bank Ltd. #	2.45	2.87	0.43	0.46	11.08	9.23
18	Greater Bombay Co-op Bank Ltd.	4.49	2.38	2.02	1.41	9.35	9.53
19	Ichalkaranji Janata Sahakari Bank Ltd.	2.18	1.70	0.97	0.85	10.58	9.61
20	Indian Mercantile Co-op Bank Ltd.	0.86	1.71	0.86	1.71	11.85	9.47
21	Jalgaon Janata Sahakari Bank Ltd.	2.17	1.76	0.64	0.58	8.45	8.27
22	Janalaxmi Co-op Bank Ltd.	2.56	2.31	0.29	0.43	16.93	16.48
23	Janata Sahakari Bank Ltd.	0.64	0.18	-2.27	-1.33	7.76	6.90
24	Janakalyan Sahakari Bank Ltd.	2.32	1.83	0.58	0.46	11.58	10.90
25	Kalupur Commercial Co-op Bank Ltd.	4.16	4.16	1.73	1.75	12.31	10.86
26	Kalyan Janata Sahakari Bank Ltd.	2.32	2.55	0.82	0.50	7.46	7.98
27	Kapol Co-op Bank Ltd.	1.91	1.51	0.55	0.89	9.09	7.82
28	Karad Urban Co-op Bank Ltd.	2.91	1.75	1.43	0.83	10.20	9.09
29	Khamgaon Urban Co-op Bank Ltd.	2.12	1.25	0.60	0.41	14.30	14.09
30	Madhavpura Mercantile Co-op Bank Ltd. #	-1.85	-1.91	-7.51	-1.91	1.42	1.03
31	Mahanagar Co-op Bank Ltd.	2.44	1.30	0.13	0.31	11.65	9.91
32	Mandvi Co-op Bank Ltd.	1.61	1.00	0.58	0.54	10.09	9.10
33	Mapusa Urban Co-op Bank of Goa Ltd. #	-3.81	-1.95	-7.07	-4.19	5.55	5.17
34	Mehsana Urban Co-op Bank Ltd.	1.91	3.46	1.33	0.87	12.59	14.13
35	Nagar Urban Co-op Bank Ltd.#	1.19	2.05	0.85	1.07	13.97	13.80
36	Nagpur Nagrik Sahakari Bank Ltd.	4.34	2.34	0.46	0.54	10.92	9.22
37	Nasik Merchant's Co-op Bank Ltd.	2.66	2.08	2.11	0.60	11.10	10.56
38	New India Co-op Bank Ltd.	2.09	2.76	1.73	1.95	10.11	9.87
39	North Kanara G.S.B. Co-op Bank Ltd.	1.47	1.71	0.90	0.98	10.08	9.62
40	Nutan Nagarik Sahakari Bank Ltd.	1.74	3.11	1.46	1.97	10.37	10.10
41	Parsik Janata Sahakari Bank Ltd.	3.45	3.01	1.83	1.68	9.63	9.12
42	Pravara Sahakari Bank Ltd.#	—	3.27	—	0.44	—	11.80
43	Punjab & Maharashtra Co-op Bank Ltd.	2.06	1.70	1.31	1.29	10.77	10.20
44	Rajkot Nagrik Sahakari Bank Ltd.	6.67	2.22	0.83	1.12	8.06	7.84
45	Rupee Co-op Bank Ltd.	0.85	-1.54	-5.70	-7.47	9.33	6.43
46	Sangli Urban Co-op Bank Ltd.	1.91	1.85	0.52	0.33	10.36	9.23
47	Saraswat Co-op Bank Ltd.	2.19	2.10	0.55	0.57	8.15	7.95
48	Sardar Bhiladwala Pardi People's						

	Co-op Bank Ltd.	0.49	1.03	0.46	0.04	9.30	9.15
49	Shamrao Vithal Co-op Bank Ltd.	1.77	2.13	1.06	0.96	10.52	10.08
50	Shikshak Sahakari Bank Ltd.	1.99	0.69	-0.09	-1.92	7.20	6.46
51	Solapur Janata Sahakari Bank Ltd.	—	1.70	—	0.52	—	11.77
52	Surat People's Co-op Bank Ltd.	2.90	3.42	0.79	1.08	10.35	10.72
53	Thane Bharat Sahakari Bank Ltd.	—	1.77	—	0.97	—	9.39
54	Thane Janata Sahakari Bank Ltd.	1.95	2.20	1.60	1.57	10.02	10.17
55	Vasavi Co-operative Urban Bank Ltd. #	0.39	0.26	-7.31	0.26	16.53	14.13
56	Visnagar Nagrik Sahakari Bank Ltd.	0.42	-4.63	0.39	-41.12	25.38	8.50
57	Zoroastrian Co-op Bank Ltd.	—	1.93	—	0.48	—	9.70
	<b>TOTAL</b>	<b>1.52</b>	<b>1.37</b>	<b>-0.88</b>	<b>-1.14</b>	<b>9.40</b>	<b>8.58</b>

		(Per cent)			
Sr.		Interest Expended		Provision & Contingencies	
No.	Name of the Bank	2001-02	2002-03	2001-02	2002-03
1	2	9	10	11	12
1	Abhyudaya Co-op Bank Ltd.	5.45	5.32	1.11	2.40
2	Ahmedabad Mercantile Co-op Bank Ltd.	7.21	6.57	2.74	2.82
3	Akola Janata Commercial Co-op Bank Ltd.	8.12	8.14	1.36	1.46
4	Akola Urban Co-op Bank Ltd.	11.93	12.42	1.28	0.91
5	Amanath Co-op Bank Ltd. #	7.50	7.15	0.46	0.00
6	AP Mahesh Co-op Urban Bank Ltd.	8.60	9.16	1.30	5.17
7	Bassein Catholic Co-op Bank Ltd.	6.82	6.55	0.86	0.93
8	Bharat Co-op Bank (Mumbai) Ltd.	6.43	6.00	1.12	1.60
9	Bharati Sahakari Bank Ltd.	—	7.64	—	0.76
10	Bombay Mercantile Co-op Bank Ltd.	5.97	4.52	3.14	0.00
11	Charminar Co-op Urban Bank Ltd.	10.62	4.62	12.72	0.72
12	Charotar Nagarik Sahakari Bank Ltd.#	12.64	6.19	0.78	20.24
13	Citizencredit Co-op Bank Ltd.	5.90	5.85	0.86	0.57
14	Co-operative Bank of Ahmedabad	8.47	7.62	0.00	3.95
15	Cosmos Co-op Bank Ltd.	7.23	6.98	1.36	2.11
16	Dombivli Nagari Sahakari Bank Ltd.	6.17	6.11	1.34	1.33
17	Goa Urban Co-op Bank Ltd. #	8.00	6.57	2.01	2.41
18	Greater Bombay Co-op Bank Ltd.	7.44	7.45	2.47	0.97
19	Ichalkaranji Janata Sahakari Bank Ltd.	8.26	7.87	1.20	0.84
20	Indian Mercantile Co-op Bank Ltd.	9.93	7.01	0.00	0.00
21	Jalgaon Janata Sahakari Bank Ltd.	6.81	7.02	1.53	1.18
22	Janalaxmi Co-op Bank Ltd.	13.43	13.24	2.26	1.88
23	Janata Sahakari Bank Ltd.	6.82	6.47	2.92	1.52
24	Janakalyan Sahakari Bank Ltd.	7.75	7.71	1.74	1.37
25	Kalapur Commercial Co-op Bank Ltd.	7.67	6.00	2.44	2.41
26	Kalyan Janata Sahakari Bank Ltd.	6.17	5.48	1.51	2.05
27	Kapol Co-op Bank Ltd.	7.07	6.43	1.36	0.62
28	Karad Urban Co-op Bank Ltd.	7.50	7.65	1.49	0.92
29	Khamgaon Urban Co-op Bank Ltd.	12.43	12.15	1.52	0.84
30	Madhavpura Mercantile Co-op Bank Ltd. #	3.04	2.76	5.65	0.00
31	Mahanagar Co-op Bank Ltd.	7.05	6.53	2.30	0.99
32	Mandvi Co-op Bank Ltd.	7.61	7.18	1.03	0.46
33	Mapusa Urban Co-op Bank of Goa Ltd. #	6.60	5.82	3.25	2.25
34	Mehsana Urban Co-op Bank Ltd.	9.97	9.84	0.57	2.59
35	Nagar Urban Co-op Bank Ltd.#	11.85	11.09	0.33	0.97
36	Nagpur Nagrik Sahakari Bank Ltd.	7.88	7.02	3.88	1.80
37	Nasik Merchant's Co-op Bank Ltd.	6.73	6.78	0.55	1.49

38	New India Co-op Bank Ltd.	5.46	5.01	0.36	0.81
39	North Kanara G.S.B. Co-op Bank Ltd.	6.81	6.69	0.58	0.73
40	Nutan Nagarik Sahakari Bank Ltd.	7.01	6.65	0.28	1.14
41	Parsik Janata Sahakari Bank Ltd.	5.93	5.52	1.63	1.33
42	Pravara Sahakari Bank Ltd.#	—	8.10	—	2.83
43	Punjab & Maharashtra Co-op Bank Ltd.	7.47	7.08	0.75	0.41
44	Rajkot Nagrik Sahakari Bank Ltd.	5.76	5.43	5.84	1.10
45	Rupee Co-op Bank Ltd.	8.70	6.79	6.54	5.92
46	Sangli Urban Co-op Bank Ltd.	6.93	6.68	1.39	1.52
47	Saraswat Co-op Bank Ltd.	5.65	5.39	1.64	1.53
48	Sardar Bhiladwala Pardi People's Co-op Bank Ltd.	6.96	6.44	0.03	1.00
49	Shamrao Vithal Co-op Bank Ltd.	7.03	6.66	0.71	1.17
50	Shikshak Sahakari Bank Ltd.	8.63	8.82	2.08	2.61
51	Solapur Janata Sahakari Bank Ltd.	—	7.96	—	1.18
52	Surat People's Co-op Bank Ltd.	6.46	6.20	2.11	2.34
53	Thane Bharat Sahakari Bank Ltd.	—	7.39	—	0.80
54	Thane Janata Sahakari Bank Ltd.	6.50	6.55	0.34	0.63
55	Vasavi Co-operative Urban Bank Ltd. #	12.77	10.44	7.71	0.00
56	Visnagar Nagrik Sahakari Bank Ltd.	24.25	12.66	0.04	36.49
57	Zoroastrian Co-op Bank Ltd.	—	6.25	—	1.45
	<b>TOTAL</b>	<b>7.19</b>	<b>6.51</b>	<b>2.40</b>	<b>2.51</b>

(Per cent)

Sr. No.	Name of the Bank	Operating Expenses		Spread	
		2001-02	2002-03	2001-02	2002-03
1	2	13	14	15	16
1	Abhyudaya Co-op Bank Ltd.	2.95	2.38	4.44	4.53
2	Ahmedabad Mercantile Co-op Bank Ltd.	1.49	1.66	4.68	5.05
3	Akola Janata Commercial Co-op Bank Ltd.	5.59	5.67	2.42	2.46
4	Akola Urban Co-op Bank Ltd.	1.62	1.64	2.03	1.48
5	Amanath Co-op Bank Ltd. #	1.94	2.06	2.83	1.75
6	AP Mahesh Co-op Urban Bank Ltd.	2.44	3.24	3.86	4.40
7	Bassein Catholic Co-op Bank Ltd.	1.66	1.49	3.17	3.09
8	Bharat Co-op Bank (Mumbai) Ltd.	2.73	2.68	4.46	4.49
9	Bharati Sahakari Bank Ltd.	—	1.90	—	1.31
10	Bombay Mercantile Co-op Bank Ltd.	2.37	2.53	0.98	1.21
11	Charminar Co-op Urban Bank Ltd.	1.75	1.23	-6.73	-1.08
12	Charotar Nagarik Sahakari Bank Ltd.#	1.45	0.78	0.62	1.39
13	Citizencredit Co-op Bank Ltd.	1.70	1.74	3.25	2.19
14	Co-operative Bank of Ahmedabad	3.25	3.35	0.16	-0.81
15	Cosmos Co-op Bank Ltd.	1.68	1.65	3.88	4.51
16	Dombivli Nagari Sahakari Bank Ltd.	1.93	1.73	3.98	3.70
17	Goa Urban Co-op Bank Ltd. #	2.38	2.50	3.09	2.66
18	Greater Bombay Co-op Bank Ltd.	2.52	2.65	1.91	2.08
19	Ichalkaranji Janata Sahakari Bank Ltd.	2.12	1.96	2.32	1.74
20	Indian Mercantile Co-op Bank Ltd.	1.69	1.76	1.92	2.45
21	Jalgaon Janata Sahakari Bank Ltd.	2.21	2.44	1.64	1.24
22	Janalaxmi Co-op Bank Ltd.	1.28	1.16	3.50	3.24
23	Janata Sahakari Bank Ltd.	1.71	1.60	0.94	0.43
24	Janakalyan Sahakari Bank Ltd.	1.92	1.72	3.82	3.19
25	Kalupur Commercial Co-op Bank Ltd.	1.16	1.22	4.65	4.86
26	Kalyan Janata Sahakari Bank Ltd.	1.85	1.78	1.29	2.50
27	Kapol Co-op Bank Ltd.	3.82	4.03	2.03	1.39
28	Karad Urban Co-op Bank Ltd.	3.09	3.22	2.70	1.44
29	Khamgaon Urban Co-op Bank Ltd.	1.87	1.67	1.87	1.93
30	Madhavpura Mercantile Co-op Bank Ltd. #	0.24	0.21	-1.62	-1.73

31	Mahanagar Co-op Bank Ltd.	3.12	2.92	4.61	3.38
32	Mandvi Co-op Bank Ltd.	3.20	2.20	2.48	1.92
33	Mapusa Urban Co-op Bank of Goa Ltd. #	2.81	2.38	-1.05	-0.65
34	Mehsana Urban Co-op Bank Ltd.	0.90	1.11	2.62	4.30
35	Nagar Urban Co-op Bank Ltd.#	2.16	2.13	2.12	2.70
36	Nagpur Nagrik Sahakari Bank Ltd.	2.11	4.74	3.04	2.19
37	Nasik Merchant's Co-op Bank Ltd.	2.04	2.04	4.37	3.79
38	New India Co-op Bank Ltd.	3.39	3.04	4.65	4.86
39	North Kanara G.S.B. Co-op Bank Ltd.	2.08	1.93	3.26	2.94
40	Nutan Nagarik Sahakari Bank Ltd.	2.77	2.91	3.36	3.45
41	Parsik Janata Sahakari Bank Ltd.	1.95	1.69	3.70	3.60
42	Pravara Sahakari Bank Ltd.#	—	1.88	—	3.70
43	Punjab & Maharashtra Co-op Bank Ltd.	2.33	2.29	3.30	3.12
44	Rajkot Nagrik Sahakari Bank Ltd.	1.09	1.11	2.30	2.41
45	Rupee Co-op Bank Ltd.	1.73	1.42	0.63	-0.36
46	Sangli Urban Co-op Bank Ltd.	3.06	2.68	3.43	2.55
47	Saraswat Co-op Bank Ltd.	2.34	2.20	2.50	2.57
48	Sardar Bhiladwala Pardi People's Co-op Bank Ltd.	2.54	1.95	2.34	2.71
49	Shamrao Vithal Co-op Bank Ltd.	2.40	2.42	3.49	3.42
50	Shikshak Sahakari Bank Ltd.	1.49	1.53	-1.43	-2.35
51	Solapur Janata Sahakari Bank Ltd.	—	2.38	—	3.81
52	Surat People's Co-op Bank Ltd.	2.05	2.21	3.89	4.51
53	Thane Bharat Sahakari Bank Ltd.	—	2.11	—	2.00
54	Thane Janata Sahakari Bank Ltd.	2.22	2.21	3.52	3.62
55	Vasavi Co-operative Urban Bank Ltd. #	3.56	3.58	3.76	3.68
56	Visnagar Nagrik Sahakari Bank Ltd.	0.88	0.49	1.12	-4.17
57	Zoroastrian Co-op Bank Ltd.	—	1.74	—	3.45
	<b>TOTAL</b>	<b>2.00</b>	<b>1.91</b>	<b>2.21</b>	<b>2.06</b>

# Unaudited for 2002-03.

Source: Balance sheet of respective banks.