

**Appendix Table V.1: Select Financial Parameters of Scheduled UCBs**  
(As at end-March 2013)

(Per cent)

Sr. No.	Bank Name	CRAR	Net Interest Income to Total Assets	Net Interest Income to Working Funds	Non-Interest Income to Working Funds	Return on Assets	Average Cost of Deposits	Average Yield on Advances	Business per Employee (₹ Million)	Profit per Employee (₹ Million)
1	2	3	4	5	6	7	8	9	10	11
1	Abhyudaya Co-operative Bank Ltd., Mumbai	13.2	2.9	3.0	1.2	1.1	7.8	12.7	54.8	0.4
2	Ahmedabad Mercantile Co-Op Bank Ltd.	45.4	4.2	3.5	0.3	1.9	7.0	11.0	42.4	0.7
3	Amanath Co-operative Bank Ltd. Bangalore	-70.5	0.6	1.0	1.5	-	5.4	6.8	21.4	-0.1
4	Andhra Pradesh Mahesh Co-Op Urban Bank Ltd.	24.7	4.4	4.4	0.3	1.4	8.0	15.4	35.4	0.4
5	Bassein Catholic Co-operative Bank Ltd.	20.6	3.7	3.8	0.9	1.9	7.2	12.4	101.5	1.4
6	Bharat Co-operative Bank (Mumbai) Ltd., Mumbai	12.6	3.2	3.2	0.9	1.7	8.2	14.1	97.5	1.0
7	Bharati Sahakari Bank Limited.	16.0	0.8	0.9	0.4	1.3	9.7	14.1	45.5	0.4
8	Bombay Mercantile Co-operative Bank Limited	9.0	2.0	2.8	3.0	0.5	5.5	11.3	21.8	0.1
9	Citizen Credit Co-operative Bank Ltd., Mumbai	18.8	2.9	2.9	0.4	0.9	7.5	12.2	60.6	0.4
10	Cosmos Co-operative Urban Bank Ltd.	12.8	2.4	2.5	1.5	0.7	8.6	12.8	84.2	0.4
11	Dombivli Nagari Sahakari Bank Ltd.	14.1	3.1	3.2	1.2	1.1	7.4	12.2	65.9	0.5
12	Goa Urban Co-operative Bank Limited.	14.0	2.9	3.0	0.3	0.7	6.9	10.9	54.1	0.3
13	Gopinath Patil Parsik Janata Sahakari Bank Ltd., Thane	20.0	4.5	4.5	0.3	-	5.1	10.9	50.9	0.4
14	Greater Bombay Co-operative Bank Limited	16.9	2.9	3.0	0.7	0.1	7.5	14.5	51.4	-
15	Indian Mercantile Co-operative Bank Ltd., Lucknow	2.5	3.2	-	-	12.0	6.8	14.0	19.6	0.1
16	Jalgaon Janata Sahakari Bank Ltd.	11.5	2.7	3.0	0.8	0.7	8.1	14.2	40.8	0.2
17	Janakalyan Sahakari Bank Ltd., Mumbai	12.9	2.1	2.4	1.4	1.0	7.3	12.7	68.2	0.4
18	Janalaxmi Co-operative Bank Ltd., Nashik	-1.1	1.6	1.9	0.9	-7.7	7.2	9.3	10.4	-1.1
19	Janata Sahakari Bank Ltd., Pune.	11.2	2.6	2.7	1.6	1.1	8.2	13.4	97.8	0.7
20	Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.	11.3	2.8	2.8	0.5	0.7	8.1	13.2	37.7	0.2
21	Kalapur Commercial Coop. Bank Ltd.	19.7	3.0	3.2	0.7	1.2	7.7	12.1	92.6	1.8
22	Kalyan Janata Sahakari Bank Ltd., Kalyan	12.6	3.3	3.3	1.0	1.0	7.3	12.7	54.0	0.4
23	Karad Urban Co-operative Bank Ltd.	11.6	2.8	2.9	0.9	0.7	8.3	13.7	39.5	0.2
24	Mahanagar Co-operative Bank Ltd., Mumbai	12.1	3.2	3.4	0.4	0.9	7.7	13.4	46.9	0.3
25	Mapusa Urban Co-operative Bank of Goa Ltd., Mapusa	-8.6	2.2	2.7	0.5	10.7	7.1	13.0	30.2	0.1
26	Mehsana Urban Co-Op Bank Ltd.	13.9	2.8	2.8	0.3	2.3	8.1	12.9	92.7	0.6
27	Nagar Urban Co-operative Bank Ltd., Ahmednagar	13.6	3.4	3.7	0.3	0.8	8.9	14.6	56.3	0.3
28	Nagpur Nagrik Sahakari Bank Ltd.	15.0	3.6	0.4	0.1	1.0	6.9	13.1	32.0	0.2
29	Nasik Merchant's Co-operative Bank Ltd.	22.1	4.0	4.3	0.6	1.5	7.8	14.7	42.4	0.5
30	New India Co-operative Bank Ltd., Mumbai	13.0	2.7	2.7	0.8	6.1	7.1	12.2	99.5	0.4
31	NKGSB Co-operative Bank Ltd., Mumbai	13.4	2.7	2.7	0.8	1.0	8.0	12.5	70.2	0.5
32	Nutan Nagarik Sahakari Bank Ltd., Ahmedabad	21.9	2.5	2.5	0.8	0.6	7.9	12.2	51.2	0.2
33	Pravara Sahakari Bank Ltd.	13.3	3.1	3.1	0.4	0.5	7.9	13.9	31.6	11.0
34	Punjab & Maharashtra Co-operative Bank Ltd.	12.8	3.2	3.3	1.1	1.1	8.4	15.2	66.7	0.4
35	Rajkot Nagrik Sahakari Bank Ltd.	13.5	2.2	2.2	1.0	1.3	8.5	13.2	78.3	0.7
36	Rupee Co-operative Bank Ltd.	-125.8	0.1	0.3	0.4	-4.0	6.1	7.2	23.2	-0.6
37	Sangli Urban Co-operative Bank Ltd., Sangli	13.7	2.4	2.7	0.7	0.5	8.5	13.7	20.5	-
38	Saraswat Co-operative Bank Ltd., Bombay	11.2	2.5	2.7	1.1	0.5	7.7	12.4	92.6	0.3
39	Sardar Bhiladwala Pardi Peoples Coop Bank Ltd.	24.9	3.8	4.1	0.2	0.9	5.2	11.1	43.7	0.3
40	Shamrao Vithal Co-operative Bank Ltd.	13.4	2.5	2.7	1.0	1.0	8.4	13.5	79.0	0.5
41	Shikshak Sahakari Bank Ltd., Nagpur.	13.2	3.1	3.2	4.8	0.4	7.3	12.1	27.3	0.9
42	Solapur Janata Sahakari Bank Ltd.	11.6	3.4	3.5	0.5	0.8	8.2	14.0	52.8	0.3
43	Surat Peoples Coop Bank Ltd.	18.3	4.0	4.0	0.4	0.9	7.8	13.6	71.3	4.7
44	Thane Bharat Sahakari Bank Ltd.	13.7	3.3	3.4	0.9	0.5	7.3	12.9	43.2	0.2
45	The Akola Janata Commercial Co-operative Bank Ltd., Akola	12.5	2.9	3.0	0.6	1.4	8.1	13.7	32.6	0.2
46	The Akola Urban Co-operative Bank Ltd., Akola.	13.2	2.1	2.3	0.4	0.2	8.4	13.4	45.4	0.1
47	The Kopol Co-operative Bank Ltd., Mumbai	9.5	2.4	2.5	1.0	-	7.7	12.7	46.9	-
48	The Khamgaon Urban Co-operative Bank Ltd., Khamgaon.	11.3	3.4	5.2	1.3	3.0	6.4	13.1	22.5	0.4
49	TJSB Sahakari Bank	13.5	3.0	3.1	0.6	1.3	7.7	13.0	86.3	6.2
50	Vasavi Coop Urban Bank Limited.	20.8	2.2	4.0	4.7	3.3	3.3	8.4	3.6	0.3
51	Zoroastrian Co-operative Bank Ltd., Bombay	14.9	3.2	3.2	0.5	1.5	7.3	12.3	74.0	1.1

- : Negligible.

**Note:** Data for 2012-13 are provisional.