

TABLE B3 : LIABILITIES AND ASSETS OF SCHEDULED URBAN CO-OPERATIVE BANKS: 2003

Items	(Amount in Rs. lakh)					
	As on March 31					
	A.P.MAHESH CO-OP BANK	ABHYUDAYA CO-OP BANK	AHMEDABAD MERCANTILE CO-OP BANK	AKOLA JANATA COMM. CO-OP BANK	AKOLA URBAN CO-OP BANK	AMANATH CO-OP BANK
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	828	1827	247	1198	985	526
	(1.8)	(0.9)	(0.4)	(1.9)	(1.4)	(0.9)
2. Reserves and Surplus	7359	32790	17363	3347	3819	4279
	(15.7)	(16.7)	(31.4)	(5.4)	(5.4)	(7.7)
2.1. Of which Statutory Reserves	1393	4495	2305	829	1137	460
2.2. Other Reserves	5966	28295	15058	2518	2682	3819
3. Principal/Subsidiary state Partnership Fund Account	0	0	0	0	0	
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
4. Deposits	30850	151857	32857	51434	58663	43966
	(65.9)	(77.2)	(59.5)	(82.5)	(83.3)	(79.1)
4.1. Fixed deposits	26137	81996	22456	41712	49161	32391
4.2. Savings bank deposits	3025	62151	5825	5860	5467	9128
4.3. Current deposits	1688	7710	4576	3855	4035	2447
4.4 Money at call and short Notice	0	0	0	7	0	

5. Borrowings	504	19	10	1839	3823	614
	(1.1)	(0.0)	(0.0)	(2.9)	(5.4)	(1.1)
6. Other liabilities	6104	8875	4344	4243	2631	5972
	(13.0)	(4.5)	(7.9)	(6.8)	(3.7)	(10.7)
6.1. Bills Payable		0	233			
6.2. Branch adjustments	0	0	0	610		0
6.3. Interest payable	2954	453	3418	73	37	293
6.4. Others	3150	8422	693	3560	2594	5679
7. Profit and Loss	1200	1323	401	318	466	247
	(2.6)	(0.7)	(0.7)	(0.5)	(0.7)	(0.4)
Total Liabilities	46845	196691	55222	62379	70387	55604
1. Cash in hand	2455	8621	514	3726	629	3121
	(5.2)	(4.4)	(0.9)	(6.0)	(0.9)	(5.6)
2. Balances with RBI and other Banks	6777		14170	138	3820	3195
	(14.5)	(0.0)	(25.7)	(0.2)	(5.4)	(5.7)
3. Money at call and short notice	0		200	0	0	0
	(0.0)	(0.0)	(0.4)	(0.0)	(0.0)	(0.0)
4. Investments	11345	102305	21352	17626	16770	11641
	(24.2)	(52.0)	(38.7)	(28.3)	(23.8)	(20.9)
4.1 Of which Government securities	8444	40167	10677	12120	12720	10300
4.2 Other Investments	2901	62138	10675	5506	4050	1341
5. Advances	23533	73225	15961	37269	44145	29708

	(50.2)	(37.2)	(28.9)	(59.7)	(62.7)	(53.4)
5.1 Short-term Loans	13447	31290	13251	18431	25923	14789
5.2. Medium -term Loans loans	10086	36299	1386	6134	11044	6214
5.3. Long-term loans	0	5636	1324	12704	7178	8705
6. Fixed Assets	276	2305	538	610	654	1600
	(0.6)	(1.2)	(1.0)	(1.0)	(0.9)	(2.9)
7.Other Assets	2458	10236	2486	3011	4368	6338
	(5.2)	(5.2)	(4.5)	(4.8)	(6.2)	(11.4)
7.1 Branch adjustments (net)	292	0	2	0	1899	29
7.2. Interest receivable	1528	8693	1036	714	1466	4886
7.3 Others	638	1543	1448	2297	1003	1423
Total Assets	46844	196692	55221	62380	70386	55603
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B3 : LIABILITIES AND ASSETS OF SCHEDULED URBAN CO-OPERATIVE BANKS: 2003

(Amount in Rs. lakh)						
Items	BASSEIN CATHOLIC CO-OP BANK	BHARAT CO-OP BANK	BHARATI SAHAKARI BANK	BOMBAY MERCANTILE CO-OP BANK	CHARMINAR CO-OP URBAN BANK	CHAROTAR NAGARIK NAGARIK SAHAKARI BANK
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	2093	1702	200	1953		1095
	(2.4)	(1.7)	(1.0)	(0.7)	..	(2.2)
2. Reserves and Surplus	9494	9301	1383	37141	..	15463
	(10.9)	(9.2)	(6.7)	(12.8)	..	(30.4)
2.1. Of which Statutory Reserves	1778	1898	298	878	..	628
2.2. Other Reserves	7716	7403	1085	36263	..	14835
3. Principal/Subsidiary state Partnership Fund Account	0			0	..	0
	(0.0)	(0.0)	(0.0)	(0.0)	..	(0.0)
4. Deposits	72671	84749	17265	161178	..	29565
	(83.2)	(83.6)	(83.7)	(55.7)	..	(58.1)
4.1. Fixed deposits	9215	57151	10995	96678	..	25471
4.2. Savings bank deposits	16994	18018	4207	47684	..	2501
4.3. Current deposits	46462	9580	2063	16793	..	1593
4.4 Money at call and short Notice	0	0		23	..	0

5. Borrowings	0	0	152	151	..	3466
	(0.0)	(0.0)	(0.7)	(0.1)	..	(6.8)
					..	
6. Other liabilities	1991	4585	1571	88815	..	1293
	(2.3)	(4.5)	(7.6)	(30.7)	..	(2.5)
6.1. Bills Payable	0	0				
6.2. Branch adjustments	8	0	30	39	..	81
6.3. Interest payable	7	390		1558	..	1127
6.4. Others	1976	4195	1541	87218	..	85
7. Profit and Loss	1118	985	67		..	
	(1.3)	(1.0)	(0.3)	(0.0)	..	(0.0)
Total Liabilities	87367	101322	20638	289238	..	50882
1. Cash in hand	647	4836	123	11596	..	99
	(0.7)	(4.8)	(0.6)	(4.0)	..	(0.2)
2. Balances with RBI and other Banks	3876	170	2566	1171	..	364
	(4.4)	(0.2)	(12.4)	(0.4)	..	(0.7)
3. Money at call and short notice	600	2100	0	1000	..	0
	(0.7)	(2.1)	(0.0)	(0.3)	..	(0.0)
4. Investments	43327	30318	4058	68759	..	1042
	(49.6)	(29.9)	(19.7)	(23.8)	..	(2.0)
4.1 Of which Government securities	26489	17100	4035	40127	..	25
4.2 Other Investments	16838	13218	23	28632	..	1017
5. Advances	34505	55617	11912	93117	..	37021

	(39.5)	(54.9)	(57.7)	(32.2)	..	(72.8)
5.1 Short-term Loans	168	12595	2861	57427	..	16655
5.2. Medium -term Loans loans	0	19359	6146	23120	..	20366
5.3. Long-term loans	34337	23663	2905	12570	..	0
6. Fixed Assets	616	3230	737	5872	..	658
	(0.7)	(3.2)	(3.6)	(2.0)	..	(1.3)
					..	
7.Other Assets	3795	5052	1241	107723	..	11698
	(4.3)	(5.0)	(6.0)	(37.2)	..	(23.0)
7.1 Branch adjustments (net)	0	0	0	0	..	0
7.2. Interest receivable	3387	2988	1181	60716	..	465
7.3 Others	408	2064	14	25206	..	890
Total Assets	87366	101323	20637	289238	..	50882
	(100.0)	(100.0)	(100.0)	(100.0)	..	(100.0)

TABLE B3 : LIABILITIES AND ASSETS OF SCHEDULED URBAN CO-OPERATIVE BANKS: 2003

Items	(Amount in Rs. lakh)					
	CITIZEN CREDIT CO-OP BANK	CO-OP BANK OF AHMEDABAD	COSMOS CO-OP BANK	DOMBIVLI NAGARIK SAHAKARI BANK	GOA URBAN CO-OP BANK	GREATER BOMBAY CO-OP BANK
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	987	488	3437	979	821	644
	(1.4)	(1.9)	(1.2)	(1.5)	(1.9)	(0.9)
2. Reserves and Surplus	4837	3966	25352	5510	4597	8319
	(6.9)	(15.2)	(9.0)	(8.3)	(10.6)	(11.5)
2.1. Of which Statutory Reserves	0	530	0		468	1721
2.2. Other Reserves	4837	3436	25352	5510	4129	6598
3. Principal/Subsidiary state Partnership Fund Account	0	0			0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
4. Deposits	58612	17591	226283	53065	35910	55380
	(83.8)	(67.3)	(80.3)	(79.5)	(82.6)	(76.6)
4.1. Fixed deposits	35565	11542	179808	53065	25067	14844
4.2. Savings bank deposits	20864	2281	35562	0	8472	8860
4.3. Current deposits	2183	3768	10913	0	2371	31676
4.4 Money at call and short Notice	0	0		0	0	

5. Borrowings	1785	275	4767		0	53
	(2.6)	(1.1)	(1.7)	(0.0)	(0.0)	(0.1)
6. Other liabilities	2960	3808	18779	6646	1893	6845
	(4.2)	(14.6)	(6.7)	(10.0)	(4.3)	(9.5)
6.1. Bills Payable					0	
6.2. Branch adjustments		1	0		94	0
6.3. Interest payable	76	686	254	333	71	259
6.4. Others	2884	3121	18525	6313	1728	6586
7. Profit and Loss	734	0	3006	580	237	1037
	(1.1)	(0.0)	(1.1)	(0.9)	(0.6)	(1.4)
Total Liabilities	69915	26128	281624	66780	43458	72278
1. Cash in hand	3128	1244	28370	3087	174	763
	(4.6)	(4.8)	(10.1)	(4.6)	(0.4)	(1.1)
2. Balances with RBI and other Banks	9602	2309	6076	0	4771	2429
	(13.7)	(8.8)	(2.2)	(0.0)	(11.0)	(3.4)
3. Money at call and short notice	234	0	0	0	0	0
	(0.3)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
4. Investments	31848	761	99785	21701	20144	24888
	(45.6)	(2.9)	(35.4)	(32.5)	(46.4)	(34.4)
4.1 Of which Government securities	15078	33	78166	0	13342	14884
4.2 Other Investments	16770	728	21619	21701	6802	10004
				0		
5. Advances	19367	14553	119336	34213	16035	36244

	(27.7)	(55.7)	(42.4)	(51.2)	(36.9)	(50.1)
5.1 Short-term Loans	8707	10228	64161	0	7773	20208
5.2. Medium -term Loans loans	1016	3877	35029	0	7894	10777
5.3. Long-term loans	9644	448	20146	34213	368	5259
6. Fixed Assets	1339	1386	8653	728	410	1043
	(2.0)	(5.3)	(3.1)	(1.1)	(0.9)	(1.4)
7.Other Assets	4397	5875	19404	7051	1921	6912
	(6.3)	(22.5)	(6.9)	(10.6)	(4.4)	(9.6)
7.1 Branch adjustments (net)	404	0	525	246	0	40
7.2. Interest receivable	1945	2989	17426	6167	1575	5593
7.3 Others	2048	365	1453	638	346	1279
Total Assets	69915	26128	281624	66780	43457	72279
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B3 : LIABILITIES AND ASSETS OF SCHEDULED URBAN CO-OPERATIVE BANKS: 2003

(Amount in Rs. lakh)						
Items	ICHALKARANJI JANATA SAHAKARI BANK LTD JANATA SAHAKARI BANK	INDIAN MERCANTILE CO-OP BANK	JALGAON JANATA SAHAKARI BANK	JANAKALYAN SAHAKARI BANK	JANALAXMI CO-OP BANK LTD CO-OP BANK	JANATA SAHAKARI BANK
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	437	267	681	2449	1181	1498
	(0.9)	(1.5)	(1.5)	(1.9)	(2.5)	(0.7)
2. Reserves and Surplus	3392	698	2518	7412	3671	25826
	(7.1)	(3.9)	(5.7)	(5.7)	(7.7)	(11.3)
2.1. Of which Statutory Reserves	918	257	439	687	782	1095
2.2. Other Reserves	2474	441	2079	6725	2889	0
3. Principal/Subsidiary state Partnership Fund Account	0	0		0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
4. Deposits	38752	13721	31417	112707	37683	156812
	(81.5)	(76.1)	(71.1)	(86.3)	(79.5)	(68.4)
4.1. Fixed deposits	30953	10386	25413	89032	28539	118081
4.2. Savings bank deposits	3278	2516	4601	18723	5653	29787
4.3. Current deposits	4521	819	1403	4952	1437	8944

4.4 Money at call and short Notice	0	0	0	0	2054	0
5. Borrowings	462	1188	0	1066	1195	0
	(1.0)	(6.6)	(0.0)	(0.8)	(2.5)	(0.0)
6. Other liabilities	4092	1838	9290	6290	3479	45109
	(8.6)	(10.2)	(21.0)	(4.8)	(7.3)	(19.7)
6.1. Bills Payable	1283	805	285	0	0	627
6.2. Branch adjustments	545	0	5435	394	216	454
6.3. Interest payable	355	182	138	208	89	621
6.4. Others	1909	851	3432	5688	3174	43407
7. Profit and Loss	406	308	254	601	202	0
	(0.9)	(1.7)	(0.6)	(0.5)	(0.4)	(0.0)
Total Liabilities	47541	18020	44160	130525	47411	229245
1. Cash in hand	205	236	2255	839	332	13606
	(0.4)	(1.3)	(5.1)	(0.6)	(0.7)	(5.9)
2. Balances with RBI and other Banks	2738	3215	3393	5081	7823	757
	(5.8)	(17.8)	(7.7)	(3.9)	(16.5)	(0.3)
3. Money at call and short notice	0	0	70	0	0	0
	(0.0)	(0.0)	(0.2)	(0.0)	(0.0)	(0.0)
4. Investments	18459	4200	8941	39670	11166	49754
	(38.8)	(23.3)	(20.2)	(30.4)	(23.6)	(21.7)
4.1 Of which Government securities	13083	4117	8631	27796	6151	44936
4.2 Other Investments	5376	83	310	11874	6151	4818

5. Advances	23252	9365	21066	76785	23943	108805
	(48.9)	(52.0)	(47.7)	(58.8)	(50.5)	(47.5)
5.1 Short-term Loans	14218	3418	10234	41396	13252	60499
5.2. Medium -term Loans loans	3544	5583	9493	27091	10691	29870
5.3. Long-term loans	5490	364	1339	8298	0	18436
6. Fixed Assets	577	122	1400	1527	1019	1193
	(1.2)	(0.7)	(3.2)	(1.2)	(2.1)	(0.5)
7.Other Assets	2310	882	7037	6624	3127	55130
	(4.9)	(4.9)	(15.9)	(5.1)	(6.6)	(24.0)
7.1 Branch adjustments (net)	0		5065	0	0	0
7.2. Interest receivable	1532	733	1689	5990	2435	40612
7.3 Others	801	149	283	634	692	2087
Total Assets	47541	18020	44162	130526	47410	229245
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B3 : LIABILITIES AND ASSETS OF SCHEDULED URBAN CO-OPERATIVE BANKS: 2003

Items	(Amount in Rs. lakh)					
	KALUPUR COMM. CO-OP BANK	KALYAN JANATA SAHAKARI BANK	KAPOL CO-OP BANK	KARAD URBAN CO-OP BANK	KHAMGAON URBAN CO-OP BANK	MADHAVPURA MERCANTILE CO-OP BANK
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	1141	651	554	770	808	1392
	(0.8)	(1.5)	(1.2)	(1.9)	(1.6)	(0.3)
2. Reserves and Surplus	41655	5236	4845	2414	2539	158690
	(30.8)	(12.4)	(10.6)	(5.9)	(5.0)	(38.4)
2.1. Of which Statutory Reserves	7484	677	848	430	387	1397
2.2. Other Reserves	34171	4559	3997	1984	2152	157293
3. Principal/Subsidiary state Partnership Fund Account	0 (0.0)	0 (0.0)		0 (0.0)	0 (0.0)	0 (0.0)
4. Deposits	73120	31502	34677	34149	41207	138970
	(54.0)	(74.4)	(76.1)	(82.9)	(81.0)	(33.6)
4.1. Fixed deposits	58601	19733	24227	28335	33861	130148
4.2. Savings bank deposits	7056	10794	7114	4712	5332	423
4.3. Current deposits	7463	975	3336	1102	2014	3250
4.4 Money at call and short Notice		0		0		5149

5. Borrowings	5038	200	3116	697	2266	15
	(3.7)	(0.5)	(6.8)	(1.7)	(4.5)	(0.0)
6. Other liabilities	12043	4531	1946	2829	3877	114094
	(8.9)	(10.7)	(4.3)	(6.9)	(7.6)	(27.6)
6.1. Bills Payable	0					
6.2. Branch adjustments	769		14	545	0	
6.3. Interest payable	96	68	225	584	1872	2938
6.4. Others	11178	4463	1707	1700	2005	111156
7. Profit and Loss	2369	211	405	343	161	0
	(1.8)	(0.5)	(0.9)	(0.8)	(0.3)	(0.0)
Total Liabilities	135366	42331	45543	41202	50858	413161
1. Cash in hand	19604	218	621	235	541	33451
	(14.5)	(0.5)	(1.4)	(0.6)	(1.1)	(8.1)
2. Balances with RBI and other Banks	4764	1988	1388	2392	1973	518
	(3.5)	(4.7)	(3.0)	(5.8)	(3.9)	(0.1)
3. Money at call and short notice	1500	0	0	0	989	0
	(1.1)	(0.0)	(0.0)	(0.0)	(1.9)	(0.0)
4. Investments	49356	13127	21092	14608	14287	5186
	(36.5)	(31.0)	(46.3)	(35.5)	(28.1)	(1.3)
4.1 Of which Government securities	43070	0	13856	11385	10069	4054
4.2 Other Investments	6286	13127	7236	3223	4218	1132
5. Advances	45765	21645	17792	20484	30244	158009

	(33.8)	(51.1)	(39.1)	(49.7)	(59.5)	(38.2)
5.1 Short-term Loans	30852	11461	13081	9323	17928	149547
5.2. Medium -term Loans loans	11877	4941	3977	5818	11485	6882
5.3. Long-term loans	3036	5243	734	5343	831	1580
6. Fixed Assets	1398	406	3724	1268	564	1648
	(1.0)	(1.0)	(8.2)	(3.1)	(1.1)	(0.4)
7.Other Assets	12979	4948	925	2215	2259	214349
	(9.6)	(11.7)	(2.0)	(5.4)	(4.4)	(51.9)
7.1 Branch adjustments (net)	0	207	0	0		0
7.2. Interest receivable	10772	3771	599	0	2018	57253
7.3 Others	2207	970	326	2215	241	157096
Total Assets	135366	42332	45542	41202	50857	413161
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source: Annual accounts of banks for 2003.