

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

Items	(Amount in Rs. lakh)					
	MAHANAGAR CO-OP BANK	MAHASANA URBAN CO-OP BANK	MANDVI CO-OP BANK	MAPUSA URBAN CO-OP BANK	NAGAR URBAN CO-OP BANK	NAGPUR NAGARIK SAHAKARI BANK
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	858	1913	535	457	788	551
	(1.7)	(3.3)	(0.9)	(1.3)	(1.8)	(1.2)
2. Reserves and Surplus	4596	5422	4168	4784	2386	3610
	(9.3)	(9.4)	(7.4)	(13.8)	(5.5)	(8.0)
2.1. Of which Statutory Reserves	0	0	475	229	0	479
2.2. Other Reserves	4596	5422	3693	4555	2386	3131
3. Principal/Subsidiary state Partnership Fund Account	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
4. Deposits	40041	37610	50054	21469	34585	38257
	(80.8)	(65.1)	(88.4)	(61.9)	(80.4)	(85.1)
4.1. Fixed deposits	25890	31153	37216	16048	29305	27314
4.2. Savings bank deposits	9825	3067	9035	3044	4105	8394
4.3. Current deposits	4326	3390	3803	2377	1175	2549
4.4 Money at call and short Notice		0	0	0	0	0

5. Borrowings	0	1435	0	271	1573	8
	(0.0)	(2.5)	(0.0)	(0.8)	(3.7)	(0.0)
6. Other liabilities	3909	10929	1572	7703	3206	2270
	(7.9)	(18.9)	(2.8)	(22.2)	(7.5)	(5.1)
6.1. Bills Payable		0	0	0	0	
6.2. Branch adjustments	0	425	0	39	470	0
6.3. Interest payable	83	8705	85	117	471	92
6.4. Others	3826	1799	1487	7547	2265	2178
7. Profit and Loss	152	502	304	0	461	241
	(0.3)	(0.9)	(0.5)	(0.0)	(1.1)	(0.5)
Total Liabilities	49556	57811	56633	34684	42999	44937
1. Cash in hand	2713	3602	2521	1360	592	2819
	(5.5)	(6.2)	(4.5)	(3.9)	(1.4)	(6.3)
2. Balances with RBI and other Banks	15	3496	160	364	3220	6245
	(0.0)	(6.0)	(0.3)	(1.0)	(7.5)	(13.9)
3. Money at call and short notice	350	0	2000	0	2315	0
	(0.7)	(0.0)	(3.5)	(0.0)	(5.4)	(0.0)
4. Investments	18937	12367	32493	2480	10210	11355
	(38.2)	(21.4)	(57.4)	(7.2)	(23.7)	(25.3)
4.1 Of which Government securities	8547	11732	15966	1881	9822	10907
4.2 Other Investments	10390	635	16527	599	388	448
5. Advances	22376	35797	16596	13275	24577	22415

	(45.2)	(61.9)	(29.3)	(38.3)	(57.2)	(49.9)
5.1 Short-term Loans	9342	20376	8058	4353	18047	14435
5.2. Medium -term Loans loans	11323	7964	6670	8563	4630	6777
5.3. Long-term loans	1711	7457	1868	359	1900	1203
6.Fixed Assets	1606	750	352	319	426	546
	(3.2)	(1.3)	(0.6)	(0.9)	(1.0)	(1.2)
7.Other Assets	3559	1798	2512	16886	1658	1558
	(7.2)	(3.1)	(4.4)	(48.7)	(3.9)	(3.5)
7.1 Branch adjustments (net)	4	0	17	0	0	16
7.2. Interest receivable	0	912	1629	7707	1302	1377
7.3 Others	3555	588	866	2655	356	165
Total Assets	49556	57810	56634	34684	42998	44938
	(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	NASIK MERCHANTS CO-OP BANK	NEW INDIA CO-OP BANK	NORTH KANARA G.S.B. CO-OP BANK	NUTAN NAGARIK SAHAKARI BANK	PARSIK JANATA SAHAKARI BANK	PRAVARA SAHAKARI BANK
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	1371	1071	1294	499	782	25
	(2.2)	(1.7)	(1.5)	(1.8)	(1.5)	(0.1)
2. Reserves and Surplus	9572	8788	6018	6230	5100	1289
	(15.1)	(13.7)	(6.8)	(22.3)	(9.5)	(7.6)
2.1. Of which Statutory Reserves	0	2214	1063	2081	1156	253
2.2. Other Reserves	9572	6574	4955	4149	3944	1036
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	46912	51718	74705	19586	42407	14336
	(74.0)	(80.6)	(84.5)	(70.2)	(78.7)	(84.3)
4.1. Fixed deposits	32337	23555	51481	14078	20178	12128
4.2. Savings bank deposits	11336	19257	19495	2933	17785	1757
4.3. Current deposits	3239	6025	3729	2575	4444	451
4.4 Money at call and short Notice		2881	0	0	0	

5. Borrowings	0	0	830	0	0	
	(0.0)	(0.0)	(0.9)	(0.0)	(0.0)	(0.0)
6. Other liabilities	5132	1250	4729	1042	4717	1283
	(8.1)	(1.9)	(5.3)	(3.7)	(8.7)	(7.5)
6.1. Bills Payable		0	0	0		30
6.2. Branch adjustments	873	0	0	0		39
6.3. Interest payable	294	121	117	21	2417	193
6.4. Others	3965	1129	4612	1021	2300	1021
7. Profit and Loss	378	1350	874	550	908	75
	(0.6)	(2.1)	(1.0)	(2.0)	(1.7)	(0.4)
Total Liabilities	63365	64177	88450	27907	53914	17008
1. Cash in hand	4782	268	4723	238	583	162
	(7.5)	(0.4)	(5.3)	(0.9)	(1.1)	(1.0)
2. Balances with RBI and other Banks	780	8220	8367	4054	2320	2230
	(1.2)	(12.8)	(9.5)	(14.5)	(4.3)	(13.1)
3. Money at call and short notice	0	4340	1000	450	0	
	(0.0)	(6.8)	(1.1)	(1.6)	(0.0)	(0.0)
4. Investments	25388	28329	26990	11738	32381	2230
	(40.1)	(44.1)	(30.5)	(42.1)	(60.1)	(13.1)
4.1 Of which Government securities	16973	24166	13346	10720	12110	2212
4.2 Other Investments	8415	4163	13644	1018	20271	18
5. Advances	28128	19709	40627	9863	14291	10529

	(44.4)	(30.7)	(45.9)	(35.3)	(26.5)	(61.9)
5.1 Short-term Loans	19283	5192	9301	7719	1123	8755
5.2. Medium -term Loans loans	7058	7564	10046	1318	12001	849
5.3. Long-term loans	1787	6953	21280	826	1167	925
6. Fixed Assets	665	1025	1576	512	754	314
	(1.0)	(1.6)	(1.8)	(1.8)	(1.4)	(1.8)
7.Other Assets	3623	2286	5167	1052	3587	1543
	(5.7)	(3.6)	(5.8)	(3.8)	(6.7)	(9.1)
7.1 Branch adjustments (net)		53	40	0	853	0
7.2. Interest receivable	3194	1417	4519	518	1079	815
7.3 Others	429	816	608	535	1655	728
Total Assets	63366	64177	88450	27907	53916	17008
	(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)					
	PUNJAB & MAHARASHTRA CO-OP BANK	RAJKOT NAGRIK SAHAKARI BANK	RUPEE CO-OP BANK	SANGLI URBAN CO-OP BANK	SARASWAT CO-OP BANK	SARDAR BHILADWALLA PARDI PEOPLE'S CO-OP BANK
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	1272	768	4063	606	3044	747
	(1.2)	(0.7)	(1.6)	(1.5)	(0.6)	(2.3)
2. Reserves and Surplus	5432	23830	42114	3624	47841	4898
	(5.3)	(20.4)	(16.2)	(8.8)	(9.4)	(15.2)
2.1. Of which Statutory Reserves	1236	4292	1402	0	4473	2433
2.2. Other Reserves	4196	19538	40712	3624	43368	2465
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	85661	71173	168342	32673	366061	24348
	(83.9)	(60.8)	(64.6)	(79.5)	(71.6)	(75.5)
4.1. Fixed deposits	63665	2868	139660	24379	247602	14776
4.2. Savings bank deposits	17245	12377	21632	6921	85999	6036
4.3. Current deposits	4751	55928	7050	1373	32460	3536
4.4 Money at call and short Notice		0	0		0	0

5. Borrowings	0	1346	2546	7	3262	132
	(0.0)	(1.2)	(1.0)	(0.0)	(0.6)	(0.4)
6. Other liabilities	8357	19870	43549	4071	87916	2096
	(8.2)	(17.0)	(16.7)	(9.9)	(17.2)	(6.5)
6.1. Bills Payable		158	0	0	2526	0
6.2. Branch adjustments		0	357	150	552	54
6.3. Interest payable	791	829	108	330	2431	113
6.4. Others	7566	18883	43084	3591	82407	1929
7. Profit and Loss	1317	0	0	135	2935	12
	(1.3)	(0.0)	(0.0)	(0.3)	(0.6)	(0.0)
Total Liabilities	102039	116987	260614	41116	511059	32233
1. Cash in hand	810	767	16191	242	19431	1743
	(0.8)	(0.7)	(6.2)	(0.6)	(3.8)	(5.4)
2. Balances with RBI and other Banks	4010	9394	113	3660	458	6952
	(3.9)	(3.0)	(0.0)	(8.9)	(0.1)	(21.6)
3. Money at call and short notice	0	3500	0	0	5744	700
	(0.0)	(8.1)	(0.0)	(0.0)	(1.1)	(2.2)
4. Investments	32268	32929	27515	11604	172501	5786
	(31.6)	(28.1)	(10.6)	(28.2)	(33.8)	(18.0)
4.1 Of which Government securities	19274	25799	22018	11005	130923	4761
4.2 Other Investments	12994	7130	5497	599	41578	1025
5. Advances	53741	48533	135642	20021	222360	14225

	(52.7)	(41.5)	(52.0)	(48.7)	(43.5)	(44.1)
5.1 Short-term Loans	44179	2530	78438	10398	126362	4090
5.2. Medium -term Loans loans	9562	25462	35795	6608	59460	4835
5.3. Long-term loans	0	20541	21409	3015	36538	5300
6. Fixed Assets	1857	1409	1166	1484	13442	348
	(1.8)	(1.2)	(0.4)	(3.6)	(2.6)	(1.1)
7.Other Assets	9353	20454	79987	4105	77123	2479
	(9.2)	(17.5)	(30.7)	(10.0)	(15.1)	(7.7)
7.1 Branch adjustments (net)	269	91	0	0	0	0
7.2. Interest receivable	698	1001	40623	3362	7469	1483
7.3 Others	8386	19362	6000	747	69654	996
Total Assets	102039	116986	260614	41116	511059	32233
	(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)					
	SHAMRAO VITHAL CO-OP BANK	SHIKSHAK SAHAKARI BANK	SOLAPUR JANATA SAHAKARI BANK	SURAT PEOPLE'S CO-OP BANK	THANE BHARAT SAHAKARI BANK	THANE JANATA SAHAKARI BANK
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	1947	1255	1021	1313	480	780
	(1.1)	(1.6)	(2.2)	(1.5)	(1.3)	(0.8)
2. Reserves and Surplus	15487	10635	2804	16417	2179	10263
	(9.0)	(13.4)	(6.0)	(19.3)	(6.0)	(10.6)
2.1. Of which Statutory Reserves	2600	0	606	4117	414	
2.2. Other Reserves	12887	10635	2198	12300	1765	10263
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	144930	65757	38030	62681	29288	77632
	(83.8)	(82.6)	(81.5)	(73.7)	(81.3)	(80.3)
4.1. Fixed deposits	105453	44340	32047	43860	22635	13276
4.2. Savings bank deposits	28003	19842	4857	13359	5540	19835
4.3. Current deposits	11474	1575	1126	5462	1113	44521
4.4 Money at call and short Notice	0	0			0	

5. Borrowings	0	519	247	501	2396	0
	(0.0)	(0.7)	(0.5)	(0.6)	(6.7)	(0.0)
6. Other liabilities	8864	1408	4332	3263	1337	6486
	(5.1)	(1.8)	(9.3)	(3.8)	(3.7)	(6.7)
6.1. Bills Payable	0	241				
6.2. Branch adjustments	0	21	435	0	0	0
6.3. Interest payable	89	548	448	665	255	458
6.4. Others	8775	598	3449	2598	1082	6028
7. Profit and Loss	1709		243	920	350	1520
	(1.0)	(0.0)	(0.5)	(1.1)	(1.0)	(1.6)
Total Liabilities	172937	79574	46677	85095	36030	96681
1. Cash in hand	14723	402	2813	16184	256	583
	(8.5)	(0.5)	(6.0)	(19.0)	(0.7)	(0.6)
2. Balances with RBI and other Banks	1200	3230	1247	753	7764	4327
	(0.7)	(4.1)	(2.7)	(0.9)	(21.5)	(4.5)
3. Money at call and short notice	1299	3526	0	0	0	0
	(0.8)	(4.4)	(0.0)	(0.0)	(0.0)	(0.0)
4. Investments	49446	24262	13479	28753	7798	35044
	(28.6)	(30.5)	(28.9)	(33.8)	(21.6)	(36.2)
4.1 Of which Government securities	40207	215	8960	22948	7771	21300
4.2 Other Investments	9239	24047	4519	5805	27	13744
5. Advances	93274	40132	25666	33832	18555	51131

	(53.9)	(50.4)	(55.0)	(39.8)	(51.5)	(52.9)
5.1 Short-term Loans	47912	24643	13957	7853	5133	51131
5.2. Medium -term Loans loans	33979	11891	9503	7815	11736	0
5.3. Long-term loans	11383	3598	2206	18164	1686	0
6. Fixed Assets	4005	814	368	4013	491	1474
	(2.3)	(1.0)	(0.8)	(4.7)	(1.4)	(1.5)
7.Other Assets	8991	7208	3104	1560	1167	4121
	(5.2)	(9.1)	(6.6)	(1.8)	(3.2)	(4.3)
7.1 Branch adjustments (net)	803			0	5	0
7.2. Interest receivable	5432	5296	2420	1456	919	0
7.3 Others	2756	315	684	105	243	4121
Total Assets	172938	79574	46677	85095	36031	96680
	(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	THE ZOROASTRIAN CO-OP BANK	VASAVI CO-OP URBAN BANK LTD UR BAN CO-OP BANK	VISNAGAR NAGARIK SAHAKARI BANK
	(55)	(56)	(57)
1. Capital	491	493	1621
	(2.0)	(2.2)	(1.3)
2. Reserves and Surplus	2472	1605	49264
	(9.8)	(7.2)	(40.7)
2.1. Of which Statutory Reserves	534	208	1374
2.2. Other Reserves	1938	1397	47890
3. Principal/Subsidiary state Partnership Fund Account	0 (0.0)	0 (0.0)	0 (0.0)
4. Deposits	21646	13862	36085
	(86.2)	(61.8)	(29.8)
4.1. Fixed deposits	16004	0	32870
4.2. Savings bank deposits	4589	0	1804
4.3. Current deposits	1053	13862	1411
4.4 Money at call and short Notice		0	0

5. Borrowings	0	0	6306
	(0.0)	(0.0)	(5.2)
6. Other liabilities	377	6466	27836
	(1.5)	(28.8)	(23.0)
6.1. Bills Payable	156	0	
6.2. Branch adjustments		7	0
6.3. Interest payable	40	2720	13768
6.4. Others	181	3739	14068
7. Profit and Loss	123	0	
	(0.5)	(0.0)	(0.0)
Total Liabilities	25109	22426	121112
1. Cash in hand	89	111	75
	(0.4)	(0.5)	(0.1)
2. Balances with RBI and other Banks	5683	73	583
	(22.6)	(0.3)	(0.5)
3. Money at call and short notice	0	0	0
	(0.0)	(0.0)	(0.0)
4. Investments	6966	58	75
	(27.7)	(0.3)	(0.1)
4.1 Of which Government securities	5149	16	11
4.2 Other Investments	1817	42	64
5. Advances	10655	12604	55749

	(42.4)	(56.2)	(46.0)
5.1 Short-term Loans	5869	7420	21090
5.2. Medium -term Loans loans	4460	5184	11063
5.3. Long-term loans	326	0	23596
6. Fixed Assets	708	210	403
	(2.8)	(0.9)	(0.3)
7.Other Assets	1010	9369	64228
	(4.0)	(41.8)	(53.0)
7.1 Branch adjustments (net)	20	0	173
7.2. Interest receivable	438	4772	12113
7.3 Others	552	240	4037
Total Assets	25111	22425	121113
	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source: Annual accounts of banks for 2003.