

TABLE B7: EARNINGS AND EXPENSES OF SCHEDULED URBAN CO-OPERATIVE BANKS: 2002-2003

(Amount in Rs. lakh)

Items	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)
Income						
I. Interest Earned	6354	19364	6416	8970	9778	4947
II. Other income	3073	1817	85	874	1225	420
a) Commission, exchange and brokerage	123	145	44	190	184	65
b) Other miscellaneous income	2950	1672	41	684	1041	355
Total (I+II)	9427	21181	6501	9844	11003	5367
Expenditure & Provisions						
III. Interest expended	4293	10406	3630	7435	8740	3973
a) Interest on deposits	4293	10406	3595	7435	8740	3973
b) Interest on borrowings	0		35	0		0

IV. Operating expenses	1516	4727	914	1178	1156	1147
a) Payments to and provisions for employees	836	2965	698	635	623	599
b) Rent, taxes and lighting	195	587	63	138	68	135
c) Law charges	2	10	1	2	1	2
d) Postage, Telegrams & Telephone Charges	27	70	16	33	33	20
e) Auditors' Fee	11	33	1	10	10	8
f) Depreciation on Bank's property	190	405	76	139	135	218
g) Stationery, Printing & Advertisement	53	142	24	57	44	95
h) Other expenditure	202	515	35	164	242	70
V. Provisions and contingencies	2420	4725	1556	913	642	0
Total expenses@	5809	15133	4544	8613	9896	5120
VI. Profit (loss)	1199	1323	401	318	466	247
Total (III+IV+V+VI)	9428	21181	6501	9844	11004	5367

(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 SAHAKARI BANK
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	8419	10635	2157	16585		3858
II. Other income	538	767	36	7546		9989
a) Commission, exchange and brokerage	11	355	26	1309		1
b) Other miscellaneous income	527	412	10	6237		9988
Total (I+II)	8957	11402	2193	24131		13847
Expenditure & Provisions						
III. Interest expended	5723	6083	1576	13086		3152
a) Interest on deposits	5723	6083	1545	13086		3152
b) Interest on borrowings	-	-	31	-		0
IV. Operating expenses	1308	4336	398	7333		10696

a) Payments to and provisions for employees	924	1323	223	5035	249
b) Rent, taxes and lighting	91	637	60	814	36
c) Law charges	3	1	2	44	9
d) Postage, Telegrams & Telephone Charges	12	32	8	88	4
e) Auditors' Fee	0	21	-	48	0
f) Depreciation on Bank's property	95	324	30	275	44
g) Stationery, Printing & Advertisement	64	69	3	151	5
h) Other expenditure	119	1927	72	878	10349
V. Provisions and contingencies	814	-	151	-	0
Total expenses@	7013	10419	1974	20419	13848
VI. Profit (loss)	1112	985	67	3709	
Total (III+IV+V+VI)	8957	11402	2192	24128	13848

(Amount in Rs. lakh)

Items	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)
Income						
I. Interest Earned	5615	1720	32369	6519	3909	6890
II. Other income	790	1131	866	180	1216	2135
a) Commission, exchange and brokerage	184	13	650	33	43	165
b)Other miscellaneous income	606	1118	216	147	1173	1970
Total (I+II)	6405	2851	33235	6699	5125	9025
Expenditure & Provisions						
III. Interest expended	4087	1987	19660	4079	2855	5387
a) Interest on deposits	4087	1987	19660	4078	2855	5387
b) Interest on borrowings	-	-	-	1	-	-
IV. Operating expenses	1215	864	4606	1156	1085	1919

a) Payments to and provisions for employees	610	687	2584	732	885	925
b) Rent, taxes and lighting	128	45	802	122	42	195
c) Law charges	21	4	3	-	3	36
d) Postage, Telegrams & Telephone Charges	23	11	105	13	4	44
e) Auditors' Fee	15	2	28	11	-	26
f) Depreciation on Bank's property	177	47	644	94	80	189
g) Stationery, Printing & Advertisement	50	13	172	30	14	181
h) Other expenditure	191	55	268	154	57	323
V. Provisions and contingencies	397	-	5964	885	993	700
Total expenses@	5302	2851	24266	5235	3940	7306
VI. Profit (loss)	706	-	3006	579	192	1019
Total (III+IV+V+VI)	6405	2851	33236	6699	5125	9025

(Amount in Rs. lakh)

Items	ICHALKARANJI JANATA SAHAKARI BANK	INDIAN MERCANTILE CO-OP BANK	JALGAON JANATA SAHAKARI BANK	JANAKALYAN SAHAKARI BANK	JANALAXMI CO-OP BANK LTD	JANATA SAHAKARI BANK
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	4567	1706	3593	14228	7812	15824
II. Other income	914	182	1364	466	108	3094
a) Commission, exchange and brokerage	145	44	98	144	20	192
b) Other miscellaneous income	769	138	1266	322	88	2902
Total (I+II)	5481	1888	4957	14694	7920	18918
Expenditure & Provisions						
III. Interest expended	3743	1264	3102	10069	6276	14838
a) Interest on deposits	3656	1264	3102	10056	6276	14824
b) Interest on borrowings	87	-	-	13	-	14
IV. Operating expenses	933	315	1077	2239	550	4080

a) Payments to and provisions for employees	579	96	576	1081	270	2514
b) Rent, taxes and lighting	76	54	96	229	81	394
c) Law charges	1	-	3	2	1	12
d) Postage, Telegrams & Telephone Charges	21	8	13	43	8	54
e) Auditors' Fee	10	-	15	19	6	32
f) Depreciation on Bank's property	90	23	79	233	87	162
g) Stationery, Printing & Advertisement	31	11	33	149	22	60
h) Other expenditure	125	123	262	483	75	852
V. Provisions and contingencies	400	-	523	1786	892	-
Total expenses@	4676	1579	4179	12308	6826	18918
VI. Profit (loss)	405	309	254	600	202	-
Total (III+IV+V+VI)	5481	1888	4956	14694	7920	18918

(Amount in Rs. lakh)

Items	As on March 31					
	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)
Income						
I. Interest Earned	14694	3377	3561	3747	7164	4271
II. Other income	721	777	1890	1458	503	7990
a) Commission, exchange and brokerage	415	43	43	124	90	2
b) Other miscellaneous income	306	734	1847	1334	413	7988
Total (I+II)	15415	4154	5451	5205	7667	12261
Expenditure & Provisions						
III. Interest expended	8121	2320	2928	3154	6181	11412
a) Interest on deposits	8121	2320	2928	3060	5958	11412
b) Interest on borrowings	-	-	-	94	223	-
IV. Operating expenses	3624	755	2117	1329	849	848

a) Payments to and provisions for employees	932	415	847	688	531	463
b) Rent, taxes and lighting	177	62	281	117	60	48
c) Law charges	6	-	30	4	2	46
d) Postage, Telegrams & Telephone Charges	49	8	19	26	19	10
e) Auditors' Fee	8	10	20	13	23	-
f) Depreciation on Bank's property	294	52	196	200	49	208
g) Stationery, Printing & Advertisement	37	27	75	35	48	22
h) Other expenditure	2121	181	649	246	117	51
V. Provisions and contingencies	1300	869	-	379	428	-
Total expenses@	11745	3075	5045	4483	7030	12260
VI. Profit (loss)	2369	210	406	343	209	-
Total (III+IV+V+VI)	15414	4154	5451	5205	7667	12261

(Amount in Rs. lakh)

Items	MAHANAGAR CO-OP BANK	MANDVI CO-OP BANK	MAPUSA URBAN CO-OP BANK	MEHASANA URBAN CO-OP BANK	NAGAR URBAN CO-OP BANK	NAGPUR NAGARIK SAHAKARI BANK
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	4927	5152	1776	8171	5932	4141
II. Other income	416	724	1848	156	631	2196
a) Commission, exchange and brokerage	63	83	16	138	486	90
b) Other miscellaneous income	353	641	1832	18	145	2106
Total (I+II)	5343	5876	3624	8327	6563	6337
Expenditure & Provisions						
III. Interest expended	3245	4067	2018	5686	4876	3157
a) Interest on deposits	3234	4059	1943	5686	4876	3137
b) Interest on borrowings	11	8	75	-		20
IV. Operating expenses	1453	1505	810	2139	1226	2128

a) Payments to and provisions for employees	866	308	624	342	480	588
b) Rent, taxes and lighting	245	346	37	28	6	93
c) Law charges	3	41	-	6	42	5
d) Postage, Telegrams & Telephone Charges	14	33	4	14	3	21
e) Auditors' Fee	11	9	7	3	18	8
f) Depreciation on Bank's property	153	114	47	72	23	117
g) Stationery, Printing & Advertisement	30	130	8	18	7	34
h) Other expenditure	131	524	83	1656	647	1262
V. Provisions and contingencies	493	-	779	-	-	811
Total expenses@	4698	5572	2828	7825	6102	5285
VI. Profit (loss)	152	304	17	502	461	241
Total (III+IV+V+VI)	5343	5876	3624	8327	6563	6337

Notes

@: Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source: Annual accounts of banks of respective years.