

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

(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)
Income						
I. Interest Earned	6694	6336	8510	2818	4919	2007
II. Other income	212	597	624	718	597	247
a) Commission, exchange and brokerage	98	179	236	26	81	17
b) Other miscellaneous income	114	418	388	692	516	230
Total (I+II)	6906	6933	9134	3536	5516	2254
Expenditure & Provisions						
III. Interest expended	4295	3215	5913	1856	2978	1377
a) Interest on deposits	4295	3215	5913	1856	2978	1372
b) Interest on borrowings	-	-	-	-	-	5

IV. Operating expenses	1291	2362	2356	811	911	803
a) Payments to and provisions for employees	865	1042	861	575	620	164
b) Rent, taxes and lighting	82	428	173	33	91	24
c) Law charges	2	5	1	8	3	1
d) Postage, Telegrams & Telephone Charges	23	24	42	11	6	3
e) Auditors' Fee	8	11	16	1	-	7
f) Depreciation on Bank's property	154	119	258	85	91	51
g) Stationery, Printing & Advertisement	37	51	59	21	-	11
h) Other expenditure	120	682	946	77	100	542
V. Provisions and contingencies	942	107	-	318	718	-
Total expenses@	5586	5577	8269	2667	3889	2180
VI. Profit (loss)	378	1250	864	550	907	75
Total (III+IV+V+VI)	6906	6934	9133	3535	5514	2255

(Amount in Rs. lakh)

Items	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)
Income						
I. Interest Earned	10405	9172	16756	3794	40640	2949
II. Other income	889	1078	20096	816	8872	87
a) Commission, exchange and brokerage	185	149	283	65	1525	65
b) Other miscellaneous income	704	929	19813	751	7347	22
Total (I+II)	11294	10250	36852	4610	49512	3036
Expenditure & Provisions						
III. Interest expended	7224	6357	17700	2747	27528	2076
a) Interest on deposits	6621	6357	17700	2747	27528	2076
b) Interest on borrowings	603	-	-	-	-	-
IV. Operating expenses	2335	1294	3710	1103	11254	948

a) Payments to and provisions for employees	931	820	2300	804	7041	443
b) Rent, taxes and lighting	103	100	615	40	962	33
c) Law charges	-	4	4	8	30	2
d) Postage, Telegrams & Telephone Charges	39	26	48	27	205	8
e) Auditors' Fee	17	9	43	8	160	-
f) Depreciation on Bank's property	243	77	368	44	742	59
g) Stationery, Printing & Advertisement	66	22	70	20	380	10
h) Other expenditure	936	236	262	152	1734	393
V. Provisions and contingencies	418	1290	15441	625	7795	-
Total expenses@	9559	7651	21410	3850	38782	3024
VI. Profit (loss)	1317	1309	-	135	2936	12
Total (III+IV+V+VI)	11294	10250	36851	4610	49513	3036

(Amount in Rs. lakh)

Items	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)
Income						
I. Interest Earned	17426	7070	5494	9120	3925	9832
II. Other income	1974	3234	123	948	135	764
a) Commission, exchange and brokerage	638	131	77	29	-	165
b)Other miscellaneous income	1336	3103	46	919	102	599
Total (I+II)	19400	10304	5617	10068	4061	10596
Expenditure & Provisions						
III. Interest expended	11567	7018	3714	5278	2662	6334
a) Interest on deposits	11567	7018	3690	5278	2662	6334
b) Interest on borrowings	-	-	24	-	-	-
IV. Operating expenses	4144	1209	1660	1880	759	2134

a) Payments to and provisions for employees	1829	695	764	1339	405	999
b) Rent, taxes and lighting	562	101	85	78	102	132
c) Law charges	72	-	1	7	7	-
d) Postage, Telegrams & Telephone Charges	69	26	20	23	12	29
e) Auditors' Fee	25	21	9	10	10	27
f) Depreciation on Bank's property	1039	123	57	142	99	311
g) Stationery, Printing & Advertisement	134	56	39	44	39	54
h) Other expenditure	414	187	685	237	85	582
V. Provisions and contingencies	2029	2076	-	1989	289	608
Total expenses@	15711	8227	5374	7158	3421	8468
VI. Profit (loss)	1660	-	242	920	350	1520
Total (III+IV+V+VI)	19400	10303	5616	10067	4061	10596

(Amount in Rs. lakh)

Items	THE ZOROASTRIAN CO-OP BANK BANK	VASAVI CO-OP URBAN BANK LTD	VISNAGAR NAGARIK SAHAKARI BANK
	(55)	(56)	(57)
Income			
I. Interest Earned	2436	3168	10290
II. Other income	56	34	49833
a) Commission, exchange and brokerage	16	22	3
b) Other miscellaneous income	40	12	49830
Total (I+II)	2492	3202	60123
Expenditure & Provisions			
III. Interest expended	1569	2342	15336
a) Interest on deposits	1569	2342	15336
b) Interest on borrowings	-	-	-
IV. Operating expenses	557	802	44788

a) Payments to and provisions for employees	231	528	463
b) Rent, taxes and lighting	61	81	45
c) Law charges	-	1	5
d) Postage, Telegrams & Telephone Charges	9	9	5
e) Auditors' Fee	7	4	-
f) Depreciation on Bank's property	77	84	77
g) Stationery, Printing & Advertisement	19	8	4
h) Other expenditure	153	87	44189
V. Provisions and contingencies	364	-	-
Total expenses@	2126	3144	60124
VI. Profit (loss)	384	58	-
Total (III+IV+V+VI)	2490	3202	60124

Notes

@: Excluding 'Provisions and Contingencies'.

1. Figures in brackets indicate loss.

Source: Annual accounts of banks of respective years.