

Appendix Table IV.5: Bank-wise Select Financial Parameters of Scheduled Urban Co-operative Banks
(As at end-March 2004)

(Per cent)									
Sr. No.	Name of the Bank	CRAR	Interest Income/ Working Fund	Non-Interest Income/ Working Fund	Operating Profit/ Working Fund	Return on Assets	Average Cost of Deposits	Business per employee	Profit per employee
								Amount in Rs. lakh	
1	2	3	4	5	6	7	8	9	10
1	A P Mahesh Co-op Urban Bank Ltd.	41.53	9.63	1.08	2.09	1.23	8.54	102.43	1.20
2	Abhyudaya Co-op Bank Ltd.	37.18	9.10	2.90	4.90	0.70	6.10	187.57	1.22
3	Ahmedabad Mercantile Co-op Bank Ltd.	45.82	8.98	0.24	2.96	0.67	7.94	140.00	4.96
4	Akola Janata Commercial Co-op Bank Ltd.	10.84	9.33	1.62	1.93	0.87	9.11	145.43	0.92
5	Akola Urban Co-op Bank Ltd.	11.95	8.54	2.20	1.98	0.90	9.36	208.77	0.96
6	Amanath Co-op Bank Ltd.#	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
7	Bassein Catholic Co-op Bank Ltd.	31.70	9.01	0.99	2.71	1.55	7.50	284.12	6.17
8	Bharat Co-op Bank (Mumbai) Ltd.	16.05	9.73	0.88	2.44	1.17	6.69	220.52	1.78
9	Bharati Sahakari Bank Ltd.	11.00	8.70	2.69	2.47	0.66	9.30	204.32	3.07
10	Bombay Mercantile Co-op Bank Ltd.	-13.14	6.88	3.08	1.80	1.47	5.80	90.00	1.00
11	Charminar Co-op Urban Bank Ltd.#	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
12	Citizencredit Co-op Bank Ltd.	16.90	7.03	0.62	0.98	1.04	5.92	280.83	2.42
13	Co-operative Bank of Ahmedabad	-17.94	9.09	0.45	-0.69	-0.69	7.02	14,131.57	-642.67
14	Cosmos Co-op Bank Ltd.	16.40	9.05	3.04	3.71	2.24	8.23	312.80	5.69
15	Dombivli Nagari Sahakari Bank Ltd.	13.71	10.17	0.34	3.25	0.88	7.08	257.69	1.63
16	Goa Urban Co-op Bank Ltd.	16.82	7.74	2.22	1.25	0.64	6.74	154.42	0.80
17	Greater Bombay Co-op Bank Ltd.	17.81	7.37	3.47	2.73	1.28	8.11	250.00	3.00
18	Ichalkaranji Janata Sahakari Bank Ltd.	12.80	8.58	1.76	0.37	10.57	9.38	148.45	0.46
19	Indian Mercantile Co-op Bank Ltd.	15.82	9.27	1.73	2.27	2.27	6.76	138.90	2.43
20	Jalgaon Janata Sahakari Bank Ltd.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
21	Janakalyan Sahakari Bank Ltd.	10.16	7.57	3.31	1.72	0.41	8.79	389.61	1.26
22	Janalaxmi Co-op Bank Ltd.	12.00	3.60	0.31	2.70	0.60	9.17	143.44	0.72
23	Janata Sahakari Bank Ltd.	-10.56	7.07	1.85	0.43	0.42	7.77	235.58	0.70
24	Kalapur Commercial Co-op Bank Ltd.	51.22	9.13	0.37	3.82	1.43	8.11	286.00	4.00
25	Kalyan Janata Sahakari Bank Ltd.	11.43	7.55	1.51	2.16	0.87	7.67	197.57	3.41
26	Kapol Co-op Bank Ltd.	20.37	8.00	2.52	1.42	0.94	7.07	131.52	1.12
27	Karad Urban Co-op Bank Ltd.	15.25	9.04	2.03	1.19	0.37	7.90	107.89	0.28
28	Khamgaon Urban Co-op Bank Ltd.	8.69	8.27	1.01	0.05	9.56	78.68	153.21	0.06
29	Madhavpura Mercantile Co-op Bank Ltd.#	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
30	Mahanagar Co-op Bank Ltd.	15.44	10.03	1.28	1.93	0.90	7.29	159.30	0.97
31	Mandvi Co-op Bank Ltd.	16.81	8.97	0.72	0.97	0.96	7.71	274.07	1.31
32	Mapusa Urban Co-op Bank of Goa Ltd.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
33	Mehsana Urban Co-op Bank Ltd.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
34	Nagar Urban Co-op Bank Ltd.#	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
35	Nagpur Nagrik Sahakari Bank Ltd.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
36	Nasik Merchant's Co-op Bank Ltd.	27.23	8.97	1.40	2.65	0.83	7.74	155.76	1.10
37	New India Co-op Bank Ltd.	42.59	8.59	1.28	2.38	2.53	5.74	180.09	3.06
38	North Kanara G.S.B. Co-op Bank Ltd.	16.48	9.13	0.79	1.97	1.27	7.29	322.21	2.88
39	Nutan Nagarik Sahakari Bank Ltd.	45.68	8.34	1.77	2.40	1.67	7.33	135.94	2.24
40	Parsik Janata Sahakari Bank Ltd.	28.72	8.45	1.16	3.09	1.77	5.94	160.22	2.75
41	Pravara Sahakari Bank Ltd.	9.35	10.95	1.67	0.41	0.50	9.69	160.82	0.45
42	Punjab & Maharashtra Co-op Bank Ltd.	14.43	9.74	1.17	1.79	1.22	8.07	270.85	2.29
43	Rajkot Nagrik Sahakari Bank Ltd.	34.07	7.39	2.15	2.51	1.48	8.27	313.90	3.75
44	Rupee Co-op Bank Ltd.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
45	Sangli Urban Co-op Bank Ltd.	14.56	8.85	2.45	1.40	0.37	8.62	69.64	0.19
46	Saraswat Co-op Bank Ltd.	12.16	8.06	1.94	1.24	1.04	6.48	371.00	3.00
47	Sardar Bhiladwala Pardi People's Co-op Bank Ltd.	28.22	9.80	0.89	3.01	1.25	7.42	172.50	2.05
48	Shamrao Vithal Co-op Bank Ltd.	12.58	9.59	1.43	2.70	1.01	7.65	395.98	2.74
49	Shikshak Sahakari Bank Ltd.	7.42	8.44	2.40	2.05	0.80	8.49	209.52	1.26
50	Solapur Janata Sahakari Bank Ltd.	13.17	11.60	0.27	2.20	0.57	9.07	166.31	0.67
51	Surat People's Co-op Bank Ltd.	27.03	9.77	1.19	2.42	11.01	7.08	218.17	2.58
52	Thane Bharat Sahakari Bank Ltd.	13.85	8.26	1.49	2.17	0.82	7.85	192	1.0
53	Thane Janata Sahakari Bank Ltd.	20.22	9.04	0.73	2.40	1.45	6.81	328.91	3.69
54	Vasavi Co-operative Urban Bank Ltd.#	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
55	Zoroastrian Co-op Bank Ltd.	19.02	9.01	0.33	2.69	2.64	6.36	298.90	6.15

Unaudited.

N.A. - Not Available