

**Appendix Table IV.5: Select Financial Parameters of Scheduled Urban Co-operative Banks**  
(As on March 31, 2005)

(Per cent)

Sr. No.	Name of the Bank	CRAR	Net Interest Income/ Working Funds	Non Interest Income/ Working Funds	Operating Profit/ Working Funds	Return on Assets	Average Cost of Deposits (per cent per annum)	Business per Employee	Profit per Employee
								(Rs. in Lakhs)	
1	2	3	4	5	6	7	8	9	10
1.	Abhyudaya Co-operative Bank Ltd.	41.74	1.20	0.15	0.68	0.05	5.40	187.99	0.10
2.	Ahmedabad Mercantile Co-operative Bank Ltd.	62.65	3.78	0.26	2.00	0.52	6.40	137.68	0.93
3.	Amanath Co-operative Bank Ltd.	6.75	-0.25	0.47	-3.11	-6.94	6.90	130.61	-7.99
4.	Andhra Pradesh Mahesh Co-operative Urban Bank Ltd.	44.48	3.38	0.84	1.41	0.78	7.44	107.32	0.86
5.	Bassein Catholic Co-operative Bank Ltd.	29.13	3.73	0.46	2.55	2.06	6.53	321.79	5.26
6.	Bharat Co-operative Bank (Mumbai) Ltd.	16.50	4.22	0.56	2.03	1.06	5.91	271.49	2.12
7.	Bharati Sahakari Bank Limited.	12.36	2.02	0.97	1.26	0.26	8.00	177.68	0.36
8.	Bombay Mercantile Co-operative Bank Ltd.	-16.66	1.70	2.78	1.04	0.08	4.87	94.39	0.09
9.	Citizencredit Co-operative Bank Ltd.	17.35	2.93	0.48	1.61	1.49	5.14	295.24	3.86
10.	Co-operative Bank of Ahmedabad Ltd.	-36.89	3.87	0.23	0.63	0.53	5.84	130.18	0.66
11.	Cosmos Co-operative Urban Bank Ltd.	17.19	2.76	0.66	1.64	1.10	6.84	349.29	3.14
12.	Dombivli Nagari Sahakari Bank Ltd.	14.53	3.62	0.70	2.43	0.88	5.92	255.15	1.79
13.	Goa Urban Co-operative Bank Ltd.	14.87	3.59	0.47	0.68	0.60	5.76	169.68	0.87
14.	Greater Bombay Co-operative Bank Ltd.	12.54	2.55	1.42	1.50	0.60	7.12	252.20	1.48
15.	Ichalkaranji Janata Sahakari Bank Ltd.	12.32	1.95	1.00	0.73	0.28	8.03	175.51	0.36
16.	Indian Mercantile Co-operative Bank Ltd.	20.72	4.72	1.09	3.62	2.96	5.57	111.09	2.53
17.	Jalgaon Janata Sahakari Bank Ltd.	10.06	2.79	0.58	0.27	0.03	7.71	160.33	0.05
18.	Janakalyan Sahakari Bank Ltd.	6.96	0.29	0.95	-0.98	-2.87	7.47	396.89	-7.58
19.	Janalaxmi Co-operative Bank Ltd.	14.11	5.61	0.88	4.86	0.74	7.92	105.28	0.73
20.	Janata Sahakari Bank Ltd.	-11.94	1.49	1.60	1.16	0.02	6.63	244.82	0.03
21.	Kalapur Commercial Co-operative Bank Ltd.	45.02	2.30	1.70	1.42	1.08	7.01	343.62	4.14
22.	Kalyan Janata Sahakari Bank Ltd.	12.80	2.86	0.88	1.78	0.85	5.92	235.64	1.55
23.	Kapole Co-operative Bank Ltd.	14.43	2.18	4.19	3.00	0.32	6.05	143.87	0.44
24.	Karad Urban Co-operative Bank Ltd.	13.08	2.73	0.38	0.28	0.07	6.81	122.04	0.07
25.	Madhavapura Mercantile Co-operative Bank Ltd.	-1,141.43	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
26.	Mahanagar Co-operative Bank Ltd.	16.46	4.24	0.47	0.92	0.59	6.26	160.97	0.77
27.	Mandvi Co-operative Bank Ltd.	12.30	2.52	0.62	0.73	0.27	6.72	334.32	0.71
28.	Mapusa Urban Co-operative Bank of Goa Ltd.	-51.42	-3.49	0.45	-6.38	-4.95	6.46	116.31	-4.88
29.	Mehsana Urban Co-operative Bank Ltd.	14.46	1.52	0.54	1.07	0.92	9.33	269.59	2.15
30.	Nagar Urban Co-operative Bank Ltd.	10.65	2.69	0.47	0.93	0.23	7.74	186.57	0.33
31.	Nagpur Nagrik Sahakari Bank Ltd.	12.44	2.10	1.45	0.53	0.21	6.37	153.74	0.25
32.	Nasik Merchant's Co-operative Bank Ltd.	31.71	4.47	1.26	3.35	1.09	6.76	99.62	1.04
33.	New India Co-operative Bank Ltd.	42.07	4.28	0.41	1.55	1.37	4.90	194.31	2.42
34.	North Kanara GSB Co-operative Bank Ltd.	13.80	3.08	0.62	2.05	1.06	6.08	351.14	2.88
35.	Nutan Nagarik Sahakari Bank Ltd.	46.53	2.91	1.31	1.54	0.91	6.26	153.39	1.36
36.	Parsik Janata Sahakari Bank Ltd.	27.15	3.89	0.45	2.28	1.13	5.06	191.98	1.95
37.	Pravara Sahakari Bank Ltd.	8.39	2.67	0.45	1.04	0.00	8.80	147.76	0.00
38.	Punjab and Maharashtra Co-operative Bank Ltd.	13.45	2.98	0.78	1.37	0.96	7.31	283.45	1.96
39.	Rajkot Nagrik Sahakari Bank Ltd.	30.35	2.05	0.01	0.75	0.57	6.75	256.48	1.66
40.	Rupee Co-operative Bank Ltd.	-54.14	-0.88	0.31	-2.63	-2.34	7.49	215.37	-4.60
41.	Sangli Urban Co-operative Bank Ltd.	9.74	1.79	0.42	-1.01	-1.06	7.80	73.68	-0.64
42.	Saraswat Co-operative Bank Ltd.	15.23	0.63	0.57	0.52	0.07	5.75	456.65	0.28
43.	Sardar Bhiladwala Pardi Peoples' Co-operative Bank Ltd.	45.91	4.14	1.02	2.86	0.63	7.17	154.14	1.02
44.	Shamrao Vithal Co-operative Bank Ltd.	12.77	3.63	0.73	1.67	0.84	6.79	435.77	2.69
45.	Shikshak Sahakari Bank Ltd.	5.70	2.13	0.42	0.72	-0.77	7.49	226.81	-1.31
46.	Solapur Janata Sahakari Bank Ltd.	10.59	2.48	0.34	0.75	0.33	8.51	174.49	0.45
47.	Surat Peoples Co-operative Bank Ltd.	28.00	4.53	0.54	2.57	0.94	6.08	212.24	1.82
48.	Thane Bharat Sahakari Bank Ltd.	13.78	3.59	0.44	1.88	0.84	6.62	205.72	1.33
49.	Thane Janata Sahakari Bank Ltd.	20.29	3.79	0.39	2.01	1.35	5.87	353.79	3.71
50.	The Akola Janata Commercial Co-operative Bank Ltd.	11.21	2.05	1.15	1.36	0.34	8.01	151.04	0.39
51.	The Akola Urban Co-operative Bank Ltd.	10.84	1.47	0.39	0.47	0.27	8.18	233.03	0.43
52.	The Khangaon Urban Co-operative Bank Ltd.	9.14	2.10	0.51	0.92	-0.30	13.43	154.98	-0.35
53.	Zoroastrian Co-operative Bank Ltd.	19.94	3.72	0.18	2.35	1.02	5.86	332.66	2.67

N.A. : Not Available.

Note : Out of 55 Scheduled UCBs, data in respect of two UCBs, viz., Charminar Co-operative Urban Bank Ltd. and Vasavi Co-operative Urban Bank Ltd. are not available.