

**Appendix Table IV.4: Major Indicators of Financial Performance of
Scheduled Urban Co-operative Banks (Continued)**

(As per cent to total assets)

Sr. No.	Name of the Bank	Operating Profit		Net Profit		Interest Income	
		2004-05	2005-06	2004-05	2005-06	2004-05	2005-06
1	2	3	4	5	6	7	8
1.	Abhyudaya Co-operative Bank Ltd.	0.66	1.42	0.05	1.25	2.08	2.15
2.	Ahmedabad Mercantile Co-op Bank Ltd.	1.91	2.06	0.52	0.55	7.07	6.34
3.	Amanath Co-operative Bank Ltd.	-2.57	-1.22	-6.94	-1.22	4.58	4.79
4.	Andhra Pradesh Mahesh Co-op Urban Bank Ltd.	1.37	1.50	0.78	0.95	8.54	8.67
5.	The Akola Janata Commercial Co-operative Bank Ltd.	1.31	0.81	0.34	0.28	8.55	7.71
6.	The Akola Urban Co-operative Bank Ltd.	0.46	0.58	0.27	0.46	8.16	7.39
7.	Bassein Catholic Co-operative Bank Ltd.	2.51	2.22	2.06	1.98	8.87	8.00
8.	Bharat Co-Operative Bank (Mumbai) Ltd.	1.96	1.56	1.06	1.15	8.62	8.19
9.	Bharati Sahakari Bank Ltd.	1.18	1.25	0.26	0.48	8.50	7.43
10.	Bombay Mercantile Co-operative Bank Ltd.	0.64	0.05	0.08	0.05	3.75	3.23
11.	Charminar Co-operative Urban Bank Ltd.	N.A.	-2.66	N.A.	-2.66	N.A.	0.21
12.	Citizen Credit Co-operative Bank Ltd.	1.57	1.38	1.49	1.32	7.49	6.82
13.	Co-operative Bank of Ahmedabad Ltd.*	0.53	N.A.	0.53	N.A.	7.30	N.A.
14.	Cosmos Co-operative Urban Bank Ltd.	1.53	1.94	1.10	1.16	7.39	7.09
15.	Dombivli Nagari Sahakari Bank Ltd.	2.23	1.87	0.88	0.83	7.79	6.93
16.	Goa Urban Co-operative Bank Ltd.	0.64	0.69	0.60	0.62	7.88	7.48
17.	Greater Bombay Co-operative Bank Ltd.	1.30	0.98	0.60	0.09	7.09	6.56
18.	Ichalkaranji Janata Sahakari Bank Ltd.	0.61	0.49	0.27	0.22	8.17	7.78
19.	Indian Mercantile Co-operative Bank Ltd.	3.41	1.38	2.96	1.38	9.22	5.94
20.	Jalgaon Janata Sahakari Bank Ltd.	0.25	0.73	0.03	0.11	8.43	7.08
21.	Janakalyan Sahakari Bank Ltd.	-0.96	-0.98	-2.87	-5.00	7.11	7.82
22.	Janalaxmi Co-operative Bank Ltd.	4.41	1.42	0.74	0.25	12.07	8.15
23.	Janata Sahakari Bank Ltd.	1.16	0.61	0.02	0.36	7.36	6.65
24.	Kalupur Commercial Coop.Bank Ltd.	1.28	2.13	1.08	0.98	5.40	5.03
25.	Kalyan Janata Sahakari Bank Ltd.	1.63	1.59	0.85	1.05	6.96	6.95
26.	Kapole Co-operative Bank Ltd.	2.96	0.53	0.32	0.20	7.03	6.63
27.	Karad Urban Co-operative Bank Ltd.	0.27	0.46	0.07	0.26	7.97	7.36
28.	The Khangaon Urban Co-operative Bank Ltd.	0.93	0.15	-0.30	-0.53	7.93	7.51
29.	Madhavpura Mercantile Co-operative Bank Ltd.	0.89	5.32	0.88	5.29	1.43	1.52
30.	Mahanagar Co-operative Bank Ltd.	0.84	1.09	0.59	0.95	8.68	7.48
31.	Mandvi Co-operative Bank Ltd.	0.69	0.73	0.27	0.26	7.99	7.57
32.	Mapusa Urban Co-operative Bank of Goa Ltd.	-4.06	0.65	-4.95	0.65	2.79	6.11
33.	Mehsana Urban Co-operative Bank Ltd.	1.07	1.63	0.92	0.75	8.66	9.27
34.	Nagar Urban Co-operative Bank Ltd.	0.90	2.75	0.23	0.59	9.01	9.82
35.	Nagpur Nagrik Sahakari Bank Ltd.	0.52	1.72	0.21	0.32	7.29	7.57
36.	Nasik Merchant's Coop. Bank Ltd.	3.13	3.04	1.09	1.07	9.20	7.87
37.	New India Co-operative Bank Ltd., Bombay	1.54	1.47	1.37	1.46	8.01	7.89
38.	North Kanara Goud Saraswat Brahmins Co-operative Bank Ltd.	1.99	1.65	1.06	0.96	7.85	7.55
39.	Nutan Nagarik Sahakari Bank Ltd.	1.54	3.37	0.91	1.19	7.07	6.52
40.	Parsik Janata Sahakari Bank Ltd.	2.25	2.18	1.13	1.37	7.79	7.26
41.	Pravara Sahakari Bank Ltd.	0.99	0.83	-	0.11	10.21	13.79
42.	Punjab and Maharashtra Co-operative Bank Ltd.	1.35	1.22	0.96	0.83	8.89	8.82
43.	Rajkot Nagrik Sahakari Bank Ltd.	0.61	0.66	0.57	0.56	5.55	5.43
44.	Rupee Co-operative Bank Ltd.	-1.82	-0.77	-2.34	-1.20	4.30	4.52
45.	Sangli Urban Co-operative Bank Ltd.	-0.93	-0.32	-1.06	-0.90	7.64	7.22
46.	Saraswat Co-operative Bank Ltd.	0.40	0.40	0.07	0.33	1.40	1.33
47.	Sardar Bhiladwala Pardi Peoples Co-op Bank Ltd.	2.55	1.50	0.63	0.26	8.31	6.84
48.	Shamrao Vithal Co-operative Bank Ltd.	1.62	1.48	0.84	0.71	8.73	7.82
49.	Shikshak Sahakari Bank Ltd.	0.66	0.31	-0.77	-0.95	7.89	7.36
50.	Solapur Janata Sahakari Bank Ltd.	0.71	0.60	0.33	0.27	9.04	8.78
51.	Surat Peoples Co-operative Bank Ltd.	2.57	2.92	0.94	0.96	9.01	7.91
52.	Thane Bharat Sahakari Bank Ltd.	1.84	1.23	0.84	0.42	8.88	7.80
53.	Thane Janata Sahakari Bank Ltd.	2.00	2.06	1.35	1.91	8.41	8.02
54.	Vasavi Co-operative Urban Bank Ltd.	N.A.	10.28	N.A.	-4.20	N.A.	14.50
55.	Zoroastrian Cooperative Bank Ltd.	2.33	1.81	1.02	0.65	8.34	7.60
	Total	0.97	1.21	0.29	0.63	6.11	5.69

Appendix Table IV.4: Major Indicators of Financial Performance of Scheduled Urban Co-operative Banks (Continued)

(As per cent to total assets)

Sr. No.	Name of the Bank	Interest Expended		Provisions & Contingencies	
		2004-05	2005-06	2004-05	2005-06
1	2	9	10	11	12
1.	Abhyudaya Co-operative Bank Ltd.	0.91	0.88	0.60	0.13
2.	Ahmedabad Mercantile Co-operative Bank Ltd.	3.45	2.90	1.40	1.51
3.	Amanath Co-operative Bank Ltd.	4.79	3.74	4.38	-
4.	Andhra Pradesh Mahesh Co-operative Urban Bank Ltd.	5.26	4.50	0.59	0.55
5.	Akola Janata Commercial Co-operative Bank Ltd.	6.58	5.64	0.96	0.53
6.	Akola Urban Co-operative Bank Ltd.	6.70	5.77	0.20	0.12
7.	Bassein Catholic Co-operative Bank Ltd.	5.20	4.50	0.45	0.24
8.	Bharat Co-operative Bank (Mumbai) Ltd.	4.54	4.33	0.90	0.40
9.	Bharati Sahakari Bank Ltd.	6.61	5.30	0.92	0.77
10.	Bombay Mercantile Co-operative Bank Ltd.	2.70	2.30	0.56	-
11.	Charminar Co-operative Urban Bank Ltd.	N.A.	3.99	N.A.	-
12.	Citizen Credit Co-operative Bank Ltd.	4.63	4.03	0.07	0.05
13.	Co-operative Bank of Ahmedabad Ltd.*	4.06	N.A.	-	N.A.
14.	Cosmos Co-operative Urban Bank Ltd.	4.81	4.50	0.43	0.77
15.	Dombivli Nagari Sahakari Bank Ltd.	4.47	3.93	1.35	1.04
16.	Goa Urban Co-operative Bank Ltd.	4.52	4.25	0.02	0.07
17.	Greater Bombay Co-operative bank Ltd.	4.88	4.68	0.71	0.89
18.	Ichalkaranji Janata Sahakari Bank Ltd.	6.37	5.55	0.34	0.27
19.	Indian Mercantile Co-operative Bank Ltd.	4.78	3.31	0.45	-
20.	Jalgaon Janata Sahakari Bank Ltd.	5.78	4.99	0.20	0.61
21.	Janakalyan Sahakari Bank Ltd.	6.83	6.26	1.90	4.02
22.	Janalaxmi Co-operative Bank Ltd.	6.98	5.52	3.67	1.17
23.	Janata Sahakari Bank Ltd.	5.87	4.87	0.46	-
24.	Kalupur Commercial Co-operative Bank Ltd.	3.33	3.01	0.20	0.33
25.	Kalyan Janata Sahakari Bank Ltd.	4.33	3.81	0.78	0.54
26.	Kapole Cooperative Bank Ltd.	4.88	4.42	2.64	0.33
27.	Karad Urban Co-operative Bank Ltd.	5.33	4.95	0.15	0.19
28.	Khamgaon Urban Co-operative Bank Ltd.	5.83	5.73	1.23	0.68
29.	Madhavpura Mercantile Co-Op Bank Ltd.	2.76	1.99	-	-
30.	Mahanagar Co-Operative Bank Ltd.	4.80	3.92	0.25	0.14
31.	Mandvi Co-operative Bank Ltd.	5.61	4.98	0.39	0.45
32.	Mapusa Urban Co-operative Bank of Goa Ltd.	5.01	4.29	0.89	-
33.	Mehsana Urban Co-operative Bank Ltd.	7.13	6.72	0.15	0.89
34.	Nagar Urban Co-operative Bank Ltd.	6.41	5.65	0.67	2.16
35.	Nagpur Nagrik Sahakari Bank Ltd.	5.25	4.48	0.12	1.40
36.	Nasik Merchant's Co-operative Bank Ltd.	5.02	3.72	2.03	1.97
37.	New India Co-operative Bank Ltd., Bombay	3.76	3.89	0.17	-
38.	North Kanara Goud Saraswat Brahmins Co-operative Bank Ltd.	4.87	4.89	0.40	0.47
39.	Nutan Nagarik Sahakari Bank Ltd.	4.16	3.65	0.63	2.18
40.	Parsik Janata Sahakari Bank Ltd.	3.96	3.33	0.84	0.48
41.	Pravara Sahakari Bank Ltd.	7.66	11.02	0.87	0.72
42.	Punjab and Maharashtra Co-operative Bank Ltd.	5.95	5.61	0.39	0.39
43.	Rajkot Nagrik Sahakari Bank Ltd.	3.89	4.00	0.04	0.09
44.	Rupee Co-operative Bank Ltd.	4.90	4.13	0.49	0.39
45.	Sangli Urban Co-operative Bank Ltd.	6.00	5.40	0.14	0.58
46.	Saraswat Co-operative Bank Ltd.	0.92	0.89	0.33	0.07
47.	Sardar Bhiladwala Pardi Peoples Co-operative Bank Ltd.	4.63	3.80	1.91	1.24
48.	Shamrao Vithal Co-operative Bank Ltd.	5.20	4.67	0.78	0.77
49.	Shikshak Sahakari Bank Ltd.	5.96	5.36	1.42	1.26
50.	Solapur Janata Sahakari Bank Ltd.	6.70	6.11	0.38	0.33
51.	Surat Peoples Co-operative Bank Ltd.	4.49	3.79	1.60	1.93
52.	Thane Bharat Sahakari Bank Ltd	5.39	4.97	0.99	0.81
53.	Thane Janata Sahakari Bank Ltd.	4.62	4.46	0.52	-
54.	Vasavi Co-operative Urban Bank Limited.	N.A.	2.70	N.A.	14.40
55.	Zoroastrian Co-operative Bank Ltd.	4.66	4.57	1.29	1.15
	Total	4.18	3.67	0.64	0.53

**Appendix Table IV.4: Major Indicators of Financial Performance of
Scheduled Urban Co-operative Banks (Concluded)**

(As per cent to total assets)

Sr. No.	Name of the Bank	Operating Expenses		Spread	
		2004-05	2005-06	2004-05	2005-06
1	2	13	14	15	16
1.	Abhyudaya Co-operative Bank Ltd.	1.56	1.44	1.17	1.27
2.	Ahmedabad Mercantile Co-operative Bank Ltd.	5.41	4.71	3.62	3.44
3.	Amanath Co-operative Bank Ltd.	7.54	6.41	-0.20	1.05
4.	Andhra Pradesh Mahesh Co-operative Urban Bank Ltd.	7.95	7.14	3.28	4.17
5.	Akola Janata Commercial Co-operative Bank Ltd.	8.36	7.35	1.97	2.06
6.	Akola Urban Co-operative Bank Ltd.	8.08	7.22	1.46	1.62
7.	Bassein Catholic Co-operative Bank Ltd.	6.82	6.11	3.67	3.51
8.	Bharat Co-operative Bank (Mumbai) Ltd.	7.21	7.17	4.08	3.86
9.	Bharati Sahakari Bank Ltd.	8.23	7.06	1.89	2.14
10.	Bombay Mercantile Co-operative Bank Ltd.	4.84	4.18	1.05	0.93
11.	Charminar Co-operative Urban Bank Ltd.	N.A.	4.80	N.A.	-3.79
12.	Citizen Credit Co-operative Bank Ltd.	6.38	5.88	2.86	2.79
13.	Co-operative Bank of Ahmedabad Ltd.*	6.96	N.A.	3.24	N.A.
14.	Cosmos Co-operative Urban Bank Ltd.	6.48	6.01	2.58	2.59
15.	Dombivli Nagari Sahakari Bank Ltd.	6.21	5.59	3.32	3.00
16.	Goa Urban Co-operative Bank Ltd.	7.69	7.03	3.37	3.23
17.	Greater Bombay Co-operative Bank Ltd.	7.03	6.98	2.21	1.88
18.	Ichalkaranji Janata Sahakari Bank Ltd.	8.49	7.81	1.81	2.23
19.	Indian Mercantile Co-operative Bank Ltd.	6.84	4.94	4.44	2.63
20.	Jalgaon Janata Sahakari Bank Ltd.	8.42	6.82	2.65	2.10
21.	Janakalyan Sahakari Bank Ltd.	8.99	9.05	0.28	1.56
22.	Janalaxmi Co-operative Bank Ltd.	8.45	7.03	5.09	2.63
23.	Janata Sahakari Bank Ltd.	7.79	6.62	1.49	1.78
24.	Kalupur Commercial Co-operative Bank Ltd.	5.65	4.00	2.07	2.01
25.	Kalyan Janata Sahakari Bank Ltd.	6.13	5.89	2.63	3.14
26.	Kapole Co-operative Bank Ltd.	7.95	7.40	2.15	2.21
27.	Karad Urban Co-operative Bank Ltd.	8.05	7.44	2.64	2.41
28.	Khamgaon Urban Co-operative Bank Ltd.	7.51	7.81	2.10	1.78
29.	Madhavpura Mercantile Co-operative Bank Ltd.	3.09	2.24	-1.33	-0.47
30.	Mahanagar Co-operative Bank Ltd.	8.27	6.72	3.88	3.56
31.	Mandvi Co-operative Bank Ltd.	7.88	7.28	2.38	2.59
32.	Mapusa Urban Co-operative Bank of Goa Ltd.	7.14	6.20	-2.22	1.82
33.	Mehsana Urban Co-operative Bank Ltd.	8.13	7.98	1.53	2.55
34.	Nagar Urban Co-operative Bank Ltd.	8.57	8.01	2.60	4.18
35.	Nagpur Nagrik Sahakari Bank Ltd.	7.61	7.05	2.04	3.10
36.	Nasik Merchant's Co-operative Bank Ltd.	7.25	5.84	4.17	4.16
37.	New India Co-operative Bank Ltd., Bombay	6.88	6.82	4.25	4.00
38.	North Kanara Goud Saraswat Brahmins Co-operative Bank Ltd.	6.47	6.35	2.98	2.66
39.	Nutan Nagarik Sahakari Bank Ltd.	6.83	6.10	2.91	2.87
40.	Parsik Janata Sahakari Bank Ltd.	5.99	5.36	3.83	3.93
41.	Pravara Sahakari Bank Ltd.	9.65	13.17	2.54	2.78
42.	Punjab and Maharashtra Co-operative Bank Ltd.	8.31	7.92	2.94	3.21
43.	Rajkot Nagrik Sahakari Bank Ltd.	4.94	5.11	1.66	1.43
44.	Rupee Co-operative Bank Ltd.	6.33	5.49	-0.61	0.39
45.	Sangli Urban Co-operative Bank Ltd.	8.95	8.24	1.64	1.82
46.	Saraswat Co-operative Bank Ltd.	1.45	1.44	0.48	0.44
47.	Sardar Bhiladwala Pardi Peoples Coop Bank Ltd.	6.67	5.63	3.68	3.04
48.	Shamrao Vithal Co-operative Bank Ltd.	7.82	6.89	3.53	3.15
49.	Shikshak Sahakari Bank Ltd.	7.50	7.09	1.93	1.99
50.	Solapur Janata Sahakari Bank Ltd.	8.64	8.45	2.34	2.67
51.	Surat Peoples Co-operative Bank Ltd.	6.98	5.96	4.53	4.11
52.	Thane Bharat Sahakari Bank Ltd.	7.48	7.03	3.49	2.83
53.	Thane Janata Sahakari Bank Ltd.	6.79	6.47	3.79	3.56
54.	Vasavi Co-operative Urban Bank Limited.	N.A.	4.23	N.A.	11.80
55.	Zoroastrian Co-operative Bank Ltd.	6.19	6.01	3.68	3.04
	Total	5.92	5.28	1.92	2.02

* : The Co-operative Bank of Ahmedabad was merged with Cosmos Co-operative Urban Bank Ltd. in Pune with effect from May 11,2006.

N.A. : Not Available.