

Appendix Table V.1: Select Financial Parameters of Scheduled UCBs
(As on March 31, 2018)

(Per cent)

| Sr. No. | Bank Name | CRAR | Net Interest Income to Total Assets | Net Interest Income to Working Funds | Non-Interest Income to Working Funds | Return on Assets | Average Cost of Deposits | Average Yield on Advances | Business per Employee (₹ Million) | Profit per Employee (₹ Million) |
|---------|---|--------|-------------------------------------|--------------------------------------|--------------------------------------|------------------|--------------------------|---------------------------|-----------------------------------|---------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 1 | Abhyudaya Co-operative Bank Ltd, Mumbai | 13.1 | 2.1 | 2.3 | 5.5 | 0.1 | 6.0 | 9.4 | 65.7 | 0.0 |
| 2 | Ahmedabad Mercantile Co-operative Bank Ltd. | 31.5 | 3.4 | 3.5 | 0.4 | 1.4 | 6.3 | 10.6 | 77.3 | 0.9 |
| 3 | Akola Janata Commercial Co-operative Bank Ltd, Akola | 18.1 | 3.2 | 3.3 | 1.1 | 0.9 | 5.9 | 11.6 | 41.0 | 0.3 |
| 4 | Akola Urban Co-operative Bank Ltd, Akola | 10.5 | 2.7 | 3.0 | 0.9 | 0.5 | 5.8 | 10.8 | 37.3 | 0.2 |
| 5 | Amanath Co-operative Bank Ltd, Bangalore | 7.4 | 1.4 | 4.6 | 4.7 | 2.0 | 2.2 | 14.2 | 15.6 | 1.6 |
| 6 | Andhra Pradesh Mahesh Co-operative Urban Bank Ltd. | 17.3 | 3.7 | 3.7 | 0.4 | 1.1 | 6.7 | 12.7 | 54.7 | 0.5 |
| 7 | Apna Sahakari Bank Ltd. | 12.2 | 3.2 | 3.4 | 1.8 | 0.4 | 5.9 | 11.3 | 81.4 | 0.2 |
| 8 | Bassein Catholic Co-operative Bank Ltd. | 18.6 | 3.2 | 3.1 | 0.5 | 1.1 | 6.5 | 10.9 | 179.0 | 1.4 |
| 9 | Bharat Co-operative Bank (Mumbai) Ltd., Mumbai | 13.7 | 2.9 | 2.9 | 1.2 | 0.9 | 6.8 | 11.2 | 132.0 | 0.8 |
| 10 | Bharati Sahakari Bank Ltd. | 16.5 | 3.2 | 3.3 | 0.3 | 0.5 | 6.9 | 12.1 | 75.4 | 0.3 |
| 11 | Bombay Mercantile Co-operative Bank Ltd. | 12.2 | 2.1 | 3.2 | 2.2 | -0.3 | 3.9 | 9.9 | 26.2 | -0.1 |
| 12 | Citizen Credit Co-operative Bank Ltd., Mumbai | 20.4 | 2.7 | 2.7 | 0.5 | 0.6 | 6.1 | 9.3 | 86.7 | 0.4 |
| 13 | Cosmos Co-operative Bank Ltd. | 13.6 | 1.9 | 1.9 | 2.2 | -0.6 | 6.4 | 9.4 | 91.5 | -0.4 |
| 14 | Dombivli Nagari Sahakari Bank Ltd. | 13.7 | 2.7 | 2.9 | 1.8 | 0.7 | 6.1 | 8.9 | 93.5 | 0.5 |
| 15 | Goa Urban Co-operative Bank Ltd. | 14.4 | 3.1 | 3.2 | 0.2 | 0.1 | 6.2 | 10.5 | 71.4 | 0.1 |
| 16 | Gopinath Patil Parsik Janata Sahakari Bank Ltd., Thane | 17.8 | 3.9 | 3.7 | 0.9 | 1.1 | 5.7 | 11.8 | 70.1 | 0.5 |
| 17 | Greater Bombay Co-operative Bank Ltd. | 9.6 | 2.7 | 2.9 | 0.8 | 0.3 | 6.1 | 10.3 | 81.8 | 0.2 |
| 18 | Indian Mercantile Co-operative Bank Ltd., Lucknow | 41.2 | 1.1 | 1.2 | 0.9 | 1.6 | 7.5 | 10.8 | 12.1 | 0.3 |
| 19 | Jalgaon Janata Sahakari Bank Ltd. | 13.2 | 3.4 | 3.5 | 0.8 | 0.7 | 5.6 | 11.3 | 59.0 | 0.3 |
| 20 | Jalgaon People's Co-operative Bank Ltd. | 12.4 | 3.0 | 3.0 | 0.8 | 0.5 | 6.3 | 11.3 | 83.6 | 0.3 |
| 21 | Janakalyan Sahakari Bank Ltd., Mumbai | 11.4 | 2.3 | 2.4 | 0.5 | 0.1 | 6.1 | 7.6 | 91.8 | 0.1 |
| 22 | Janalaxmi Co-operative Bank Ltd., Nashik | 31.1 | 1.2 | 2.4 | 3.7 | 1.7 | 6.0 | 7.1 | 10.6 | 0.4 |
| 23 | Janata Sahakari Bank Ltd., Pune | 14.0 | 2.5 | 2.6 | 0.8 | 0.4 | 6.7 | 10.1 | 112.5 | 0.3 |
| 24 | Kallappaanna Awade Ichalkaranji Janata Sahakari Bank Ltd. | 13.6 | 2.4 | 2.3 | 0.7 | 0.5 | 6.3 | 9.7 | 61.7 | 0.2 |
| 25 | Kalupur Commercial Co-operative Bank Ltd. | 16.7 | 2.9 | 3.0 | 0.7 | 1.3 | 6.2 | 10.2 | 128.1 | 1.4 |
| 26 | Kalyan Janata Sahakari Bank Ltd., Kalyan | 12.2 | 2.9 | 2.8 | 1.0 | 0.9 | 6.1 | 10.5 | 90.7 | 0.5 |
| 27 | Kapol Co-operative Bank Ltd., Mumbai | -91.4 | -0.6 | -0.5 | 0.3 | -7.4 | 5.3 | 6.1 | 34.7 | -2.3 |
| 28 | Karad Urban Co-operative Bank Ltd. | 12.9 | 2.8 | 2.9 | 0.7 | -0.9 | 7.2 | 11.7 | 53.7 | -0.4 |
| 29 | Khamgaon Urban Co-operative Bank Ltd., Khamgaon | 17.5 | 3.8 | 3.8 | 0.8 | 1.5 | 5.8 | 11.6 | 37.2 | 0.4 |
| 30 | Mahanagar Co-operative Bank Ltd., Mumbai | 14.2 | 3.9 | 4.1 | 0.6 | 0.7 | 6.4 | 12.5 | 55.3 | 0.3 |
| 31 | Mapusa Urban Co-operative Bank of Goa Ltd., Mapusa | -37.4 | 1.9 | 3.0 | 0.1 | -1.8 | 6.2 | 15.0 | 24.0 | -0.5 |
| 32 | Mehsana Urban Co-operative Bank Ltd. | 13.3 | 3.4 | 3.1 | 0.4 | 1.1 | 6.6 | 11.6 | 169.4 | 1.2 |
| 33 | Nagar Urban Co-operative Bank Ltd., Ahmednagar | 13.4 | 4.2 | 4.6 | 0.5 | 1.5 | 6.6 | 14.4 | 54.2 | 0.6 |
| 34 | Nagpur Nagrik Sahakari Bank Ltd. | 15.5 | 3.3 | 2.4 | 0.9 | 0.4 | 4.7 | 9.7 | 44.8 | 0.1 |
| 35 | Nasik Merchant's Co-operative Bank Ltd. | 43.9 | 4.0 | 4.2 | 0.7 | 1.6 | 5.6 | 11.4 | 46.0 | 0.7 |
| 36 | New India Co-operative Bank Ltd., Mumbai | 12.8 | 2.5 | 2.4 | 0.5 | 0.2 | 6.6 | 12.3 | 115.7 | 0.2 |
| 37 | NKGSB Co-operative Bank Ltd., Mumbai | 12.6 | 2.9 | 3.0 | 0.6 | 0.6 | 6.4 | 10.8 | 106.0 | 0.4 |
| 38 | Nutan Nagarik Sahakari Bank Ltd., Ahmedabad | 13.5 | 2.5 | 2.5 | 1.1 | 0.7 | 6.0 | 9.6 | 92.2 | 0.4 |
| 39 | Pravara Sahakari Bank Ltd. | 13.1 | 2.9 | 2.9 | 0.5 | 0.5 | 6.8 | 12.0 | 36.5 | 0.1 |
| 40 | Punjab & Maharashtra Co-operative Bank Ltd. | 12.2 | 3.8 | 3.6 | 0.6 | 0.9 | 7.0 | 13.0 | 97.7 | 0.6 |
| 41 | Rajarambapu Sahakari Bank Ltd. | 13.4 | 2.9 | 2.8 | 0.5 | 0.8 | 7.0 | 11.4 | 82.2 | 0.4 |
| 42 | Rajkot Nagrik Sahakari Bank Ltd. | 16.1 | 1.8 | 2.5 | 1.3 | 1.0 | 6.6 | 11.8 | 67.6 | 0.7 |
| 43 | Rupee Co-operative Bank Ltd. | -514.0 | 1.5 | 2.5 | 0.1 | 0.3 | 1.8 | 3.0 | 48.6 | 0.2 |
| 44 | Sangli Urban Co-operative Bank Ltd., Sangli | 14.0 | 2.8 | 3.1 | 0.6 | 0.3 | 6.8 | 11.2 | 41.7 | 0.1 |
| 45 | Saraswat Co-operative Bank Ltd., Bombay | 13.6 | 1.8 | 1.9 | 1.0 | 0.5 | 6.1 | 8.8 | 144.1 | 0.6 |
| 46 | SBPP Co-operative Bank Ltd., Killa Pardi | 19.3 | 3.4 | 3.6 | 0.2 | 0.5 | 5.4 | 10.4 | 83.9 | 0.3 |
| 47 | Shamrao Vithal Co-operative Bank Ltd. | 13.0 | 2.3 | 2.5 | 1.0 | 0.8 | 6.3 | 10.1 | 100.3 | 0.5 |
| 48 | Shikshak Sahakari Bank Ltd., Nagpur | 12.8 | 2.4 | 2.9 | 0.7 | -0.9 | 6.7 | 11.4 | 38.3 | -0.3 |
| 49 | Solapur Janata Sahakari Bank Ltd. | 12.6 | 2.6 | 2.7 | 0.6 | 0.1 | 7.4 | 12.2 | 68.4 | 0.1 |
| 50 | Surat Peoples Co-operative Bank Ltd. | 16.7 | 2.2 | 2.1 | 0.9 | 0.9 | 6.9 | 10.0 | 168.2 | 1.0 |
| 51 | Thane Bharat Sahakari Bank Ltd. | 13.4 | 3.1 | 2.9 | 1.0 | 0.3 | 6.0 | 10.6 | 73.7 | 0.1 |
| 52 | TJSB Sahakari Bank | 14.2 | 2.8 | 2.9 | 0.9 | 1.1 | 6.2 | 11.1 | 110.8 | 0.9 |
| 53 | Vasai Vikas Sahakari Bank Ltd. | 10.8 | 2.9 | 2.9 | 0.5 | 1.1 | 6.2 | 11.2 | 86.9 | 0.6 |
| 54 | Zoroastrian Co-operative Bank Ltd., Bombay | 18.3 | 3.2 | 3.2 | 0.4 | 0.8 | 6.0 | 10.8 | 77.0 | 0.5 |

Note: Data for 2017-18 are provisional.