

Appendix Table V.1: Select Financial Parameters of Scheduled UCBS
(At end-March 2009)

Sr. No.	Bank Name	CRAR (%)	Net Interest Income to Working Funds (%)	Non Interest Income to Working Funds (%)	Operating Profit to Working Funds (%)	Return on Assets	Average Cost of Deposits	Profit per Employee (Rs. Lakh)	Business per Employee (Rs. Lakh)
1	2	3	4	5	6	7	8	9	10
1.	Abhyudaya Co-operative Bank Ltd.	21.8	3.5	1.2	3.6	2.4	4.4	6.1	300
2.	Ahmedabad Mercantile Co-op Bank Ltd.	47.6	4.7	0.4	2.9	2.7	5.2	7.0	204
3.	Amanath Co-operative Bank Ltd. Bangalore	-52.0	2.2	0.9	0.8	0.6	5.3	1.2	149
4.	Andhra Pradesh Mahesh Co-op Urban Bank Ltd.	31.7	4.6	0.3	2.0	1.3	6.6	2.4	231
5.	Bassein Catholic Co-operative Bank Ltd.	20.6	3.6	0.2	2.8	2.8	5.8	14.4	661
6.	Bharat Co-operative Bank (Mumbai) Ltd.	16.6	3.8	0.3	1.8	1.1	6.4	4.4	539
7.	Bharati Sahakari Bank Limited	13.9	4.2	0.5	1.4	1.3	6.0	2.3	245
8.	Bombay Mercantile Co-operative Bank Limited	-1.2	2.3	6.7	4.4	2.8	5.5	4.8	131
9.	Charminar Coop.Urban Bank Ltd.	-308.5	-	-	-	-2.3	6.9	-	-
10.	Citizen Credit Co-operative Bank Ltd., Dadar	16.1	2.8	0.2	2.2	1.5	4.6	5.2	434
11.	Cosmos Co-operative Urban Bank Ltd.	12.3	2.6	0.5	1.6	1.1	6.5	4.9	576
12.	Dombivli Nagari Sahakari Bank Ltd.	12.9	3.3	1.0	1.3	1.2	5.3	4.0	475
13.	Goa Urban Co-operative Bank Limited	17.2	2.8	0.1	0.5	0.4	6.5	1.0	300
14.	Greater Bombay Co-operative Bank Limited	16.0	2.2	0.9	0.8	0.8	7.0	2.2	404
15.	Indian Mercantile Co-operative Bank Ltd.,Lucknow	22.7	-	-	-	0.0	0.0	-	-
16.	Jalgaon Janata Sahakari Bank Ltd.	13.3	28.0	9.9	-5.3	-0.4	7.1	-0.6	203
17.	Janakalyan Sahakari Bank Ltd., Bombay	-0.5	2.5	0.6	0.6	0.5	6.5	1.6	425
18.	Janalaxmi Co-operative Bank Ltd.	14.2	2.6	1.9	3.8	3.0	1.9	3.8	120
19.	Janata Sahakari Bank Ltd., Pune	4.1	2.3	1.4	0.8	0.8	6.6	2.5	437
20.	Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.	10.9	3.0	0.3	0.3	0.3	6.4	0.5	246
21.	Kalupur Commercial Coop.Bank Ltd.	43.2	-	-	-	2.2	4.1	-	-
22.	Kalyan Janata Sahakari Bank Ltd., Kalyan	15.1	3.8	0.6	1.4	1.0	5.6	2.8	398
23.	Karad Urban Co-operative Bank Ltd.	10.3	2.8	0.4	0.5	0.3	6.6	0.5	242
24.	Madhavpura Mercantile Co-op Bank Ltd.	-896.5	-0.3	2.7	2.0	1.6	3.9	104.3	6584
25.	Mahanagar Co-operative Bank Ltd., Mumbai	14.8	-	-	-	0.0	0.0	-	-
26.	Mapusa Urban Co-operative Bank of Goa Ltd., Mapusa	-16.0	-7.1	14.0	2.0	1.5	9.0	2.2	168
27.	Mehsana Urban Co-op Bank Ltd.	13.4	3.0	0.3	1.5	0.9	6.7	3.5	540
28.	Nagar Urban Co-operative Bank Ltd., Ahmednagar	14.9	3.5	0.4	0.9	0.5	6.3	1.1	258
29.	Nagpur Nagrik Sahakari Bank Ltd.	12.1	2.4	1.1	0.4	0.3	6.5	0.5	189
30.	Nasik Merchant's Co-operative Bank Ltd.	36.9	5.0	0.4	2.2	2.0	5.5	2.7	135
31.	New India Co-operative Bank Ltd., Bombay	28.3	3.6	0.5	1.3	0.9	7.1	-	-
32.	NKGSB Co-operative Bank Ltd., Mumbai	12.4	3.0	0.9	1.8	1.3	6.8	4.6	496
33.	Nutan Nagarik Sahakari Bank Ltd., Ahmedabad	27.6	2.5	1.5	1.0	0.8	6.5	2.1	318
34.	Parsik Janata Sahakari Bank Ltd., Thane	20.5	4.8	0.4	2.4	1.5	4.0	4.3	368
35.	Pravara Sahakari Bank Ltd.	12.3	0.0	0.1	-0.9	-0.8	3.6	-1.3	203
36.	Punjab & Maharashtra Co-operative Bank Ltd.	13.3	3.7	0.4	1.7	1.4	6.5	4.6	447
37.	Rajkot Nagrik Sahakari Bank Ltd.	20.3	2.7	0.4	1.4	0.8	6.7	3.7	410
38.	Rupee Co-operative Bank Ltd.	-69.7	0.3	0.4	-1.2	-0.7	6.7	-1.8	225
39.	Sangli Urban Co-operative Bank Ltd.	11.1	1.3	0.4	0.9	0.8	1.7	0.6	91
40.	Saraswat Co-operative Bank Ltd., Bombay	10.9	1.7	1.0	1.9	1.2	7.0	7.4	730
41.	Sardar Bhiladwala Pardi Peoples Coop Bank Ltd.	28.5	4.5	0.6	1.5	0.7	4.8	1.7	262
42.	Shamrao Vithal Co-operative Bank Ltd.	13.3	3.2	1.0	1.4	0.9	7.1	4.2	623
43.	Shikshak Sahakari Bank Ltd., Nagpur	0.2	2.0	0.8	0.3	0.2	6.9	0.4	172
44.	Solapur Janata Sahakari Bank Ltd.	9.2	3.2	0.4	1.0	0.6	7.3	1.1	254
45.	Surat Peoples Coop Bank Ltd.	21.1	3.8	0.3	1.3	0.9	6.6	2.8	370
46.	Thane Bharat Sahakari Bank Ltd.	10.0	2.8	0.5	0.8	0.5	7.0	1.2	326
47.	Thane Janata Sahakari Bank Ltd.	14.7	3.5	0.5	1.4	0.9	6.5	4.1	608
48.	The Akola Janata Commercial Co-operative Bank Ltd., Akola.	11.0	1.9	0.5	0.7	0.4	7.5	0.7	234
49.	The Akola Urban Co-operative Bank Ltd., Akola.	7.7	1.7	1.4	0.7	0.3	7.6	0.8	370
50.	The Kapole Co-operative Bank Ltd., Bombay	10.8	2.7	0.9	0.8	0.8	5.5	1.6	282
51.	The Khamgaon Urban Co-operative Bank Ltd., Khamgaon	9.2	-	0.5	0.1	0.1	7.3	0.1	159
52.	Vasavi Coop Urban Bank Limited	14.6	7.7	14.7	14.6	7.1	7.8	10.4	72
53.	Zoroastrian Co-operative Bank Ltd., Bombay	14.1	2.8	0.3	1.8	1.7	6.5	7.9	606

Note: Data are provisional.

Source: OSS returns.