

Appendix Table V.2: Major Indicators of Financial Performance of Scheduled UCBS

(As per cent to total assets)

Sr. No.	Name of the Bank	Operating Profit		Net Profit after Taxes		Interest Income	
		2007-08	2008-09P	2007-08	2008-09P	2007-08	2008-09P
1	2	3	4	5	6	7	8
1.	Abhyudaya Co-operative Bank Ltd.	1.8	3.5	0.9	2.4	6.0	6.7
2.	Ahmedabad Mercantile Co-op Bank Ltd.	3.0	2.7	0.7	2.7	7.4	7.5
3.	Amanath Co-operative Bank Ltd., Bangalore	2.5	0.6	2.5	0.6	4.2	4.4
4.	Andhra Pradesh Mahesh Co-op Urban Bank Ltd.	2.8	1.9	1.5	1.3	9.8	9.9
5.	Bassein Catholic Co-operative Bank Ltd.	1.9	2.8	1.9	2.8	5.8	8.2
6.	Bharat Co-operative Bank (Mumbai) Ltd.	0.7	1.7	1.3	1.1	7.1	9.1
7.	Bharati Sahakari Bank Limited	1.6	1.3	0.7	1.3	7.9	8.7
8.	Bombay Mercantile Co-operative Bank Limited	0.0	2.8	0.1	2.8	3.7	4.5
9.	Charminar Coop.Urban Bank Ltd.	0.0	-2.3	0.0	-2.3	0.0	2.0
10.	Citizen Credit Co-operative Bank Ltd., Dadar	1.5	2.1	1.0	1.5	5.4	6.4
11.	Cosmos Co-operative Urban Bank Ltd.	1.5	1.5	1.1	1.1	7.5	8.0
12.	Dombivli Nagari Sahakari Bank Ltd.	2.4	1.3	0.9	1.2	7.2	7.7
13.	Goa Urban Co-operative Bank Limited	0.7	0.4	0.4	0.4	7.4	8.1
14.	Greater Bombay Co-operative Bank Limited	1.6	0.8	0.8	0.8	7.0	8.1
15.	Indian Mercantile Co-operative Bank Ltd.,Lucknow	1.3	0.0	0.4	0.0	7.1	0.0
16.	Jalgaon Janata Sahakari Bank Ltd.	0.2	-0.3	-0.6	-0.4	2.0	7.4
17.	Janakalyan Sahakari Bank Ltd., Bombay	-0.2	0.5	0.3	0.5	6.8	7.9
18.	Janalaxmi Co-operative Bank Ltd.	2.7	3.0	0.1	3.0	6.0	3.1
19.	Janata Sahakari Bank Ltd., Pune.	0.7	0.8	0.2	0.8	7.5	8.3
20.	Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.	0.6	0.3	0.3	0.3	8.0	7.9
21.	Kalupur Commercial Coop. Bank Ltd.	2.1	2.2	1.2	2.2	6.5	5.5
22.	Kalyan Janata Sahakari Bank Ltd., Kalyan	1.3	1.3	0.8	1.0	5.2	8.2
23.	Karad Urban Co-operative Bank Ltd.	1.0	0.4	0.2	0.3	7.8	8.5
24.	Madhavpura Mercantile Co-op Bank Ltd.	6.4	1.6	6.4	1.6	2.0	1.3
25.	Mahanagar Co-operative Bank Ltd., Mumbai	0.2	0.0	-0.2	0.0	2.2	0.0
26.	Mapusa Urban Co-operative Bank of Goa Ltd., Mapusa	1.9	1.5	2.7	1.5	1.8	1.6
27.	Mehsana Urban Co-op Bank Ltd.	1.7	1.5	0.8	0.9	8.3	8.7
28.	Nagar Urban Co-operative Bank Ltd., Ahmednagar	1.0	0.8	0.5	0.5	7.9	7.9
29.	Nagpur Nagrik Sahakari Bank Ltd.	0.8	0.4	0.3	0.3	7.1	7.9
30.	Nasik Merchant's Co-operative Bank Ltd.	2.9	2.0	1.0	2.0	7.8	7.8
31.	New India Co-operative Bank Ltd., Bombay	1.1	1.3	0.8	0.9	7.1	8.7
32.	NKGSB Co-operative Bank Ltd., Mumbai	1.3	1.8	0.7	1.3	6.1	8.9
33.	Nutan Nagarik Sahakari Bank Ltd., Ahmedabad	0.7	1.0	0.7	0.8	7.3	7.7
34.	Parsik Janata Sahakari Bank Ltd., Thane	2.8	2.4	1.5	1.5	7.0	7.9
35.	Pravara Sahakari Bank Ltd.	1.0	-0.8	1.0	-0.8	5.0	3.1
36.	Punjab & Maharashtra Co-operative Bank Ltd.	2.6	1.6	1.6	1.4	8.8	8.6
37.	Rajkot Nagrik Sahakari Bank Ltd.	1.2	1.0	0.7	0.8	5.6	5.7
38.	Rupee Co-operative Bank Ltd.	0.1	-0.7	-0.2	-0.7	4.5	3.9
39.	Sangli Urban Co-operative Bank Ltd.	0.7	0.8	0.7	0.8	2.3	2.5
40.	Saraswat Co-operative Bank Ltd., Bombay	1.8	1.7	1.1	1.2	5.8	6.7
41.	Sardar Bhiladwala Pardi Peoples Coop Bank Ltd.	1.9	1.3	0.6	0.7	6.7	7.0
42.	Shamrao Vithal Co-operative Bank Ltd.	1.4	1.3	0.8	0.9	8.3	8.8
43.	Shikshak Sahakari Bank Ltd., Nagpur	0.0	0.2	0.0	0.2	0.0	6.1
44.	Solapur Janata Sahakari Bank Ltd.	2.2	0.9	0.9	0.6	11.5	9.0
45.	Surat Peoples Coop Bank Ltd.	2.3	1.3	0.8	0.9	8.2	8.6
46.	Thane Bharat Sahakari Bank Ltd.	1.1	0.7	0.4	0.5	7.8	8.3
47.	Thane Janata Sahakari Bank Ltd.	2.0	1.4	1.1	0.9	7.4	8.5
48.	The Akola Janata Commercial Co-operative Bank Ltd., Akola	1.3	0.6	0.4	0.4	7.9	8.1
49.	The Akola Urban Co-operative Bank Ltd., Akola.	1.0	0.7	0.2	0.3	8.3	8.1
50.	The Kapole Co-operative Bank Ltd., Bombay	1.0	0.8	0.3	0.8	7.7	7.6
51.	The Khamgaon Urban Co-operative Bank Ltd., Khamgaon	0.0	0.1	-2.3	0.1	7.5	8.1
52.	Vasavi Coop Urban Bank Limited	3.4	7.1	2.7	7.1	5.9	5.5
53.	Zoroastrian Co-operative Bank Ltd., Bombay	1.6	1.7	1.4	1.7	8.2	8.4

Appendix Table V.2: Major Indicators of Financial Performance of Scheduled UCBs (Continued)

(As per cent to total assets)

Sr. No.	Name of the Bank	Interest Expended		Provisions & Contingencies	
		2007-08	2008-09P	2007-08	2008-09P
1	2	9	10	11	12
1.	Abhyudaya Co-operative Bank Ltd.	2.6	3.3	0.0	1.1
2.	Ahmedabad Mercantile Co-op Bank Ltd.	2.9	3.0	1.4	0.0
3.	Amanath Co-operative Bank Ltd., Bangalore	2.7	2.7	0.0	0.0
4.	Andhra Pradesh Mahesh Co-op Urban Bank Ltd.	4.8	5.4	0.5	0.6
5.	Bassein Catholic Co-operative Bank Ltd.	3.4	4.6	0.0	0.0
6.	Bharat Co-operative Bank (Mumbai) Ltd.	4.2	5.4	0.0	0.6
7.	Bharati Sahakari Bank Limited	4.7	4.8	0.8	0.0
8.	Bombay Mercantile Co-operative Bank Limited	2.5	2.9	0.1	0.0
9.	Charminar Coop.Urban Bank Ltd.	0.0	3.1	0.0	0.0
10.	Citizen Credit Co-operative Bank Ltd., Dadar	2.9	3.7	0.1	0.6
11.	Cosmos Co-operative Urban Bank Ltd.	5.1	5.5	0.4	0.4
12.	Dombivli Nagari Sahakari Bank Ltd.	4.0	4.5	0.9	0.2
13.	Goa Urban Co-operative Bank Limited	4.6	5.4	0.2	0.0
14.	Greater Bombay Co-operative Bank Limited	5.0	5.9	0.7	0.0
15.	Indian Mercantile Co-operative Bank Ltd., Lucknow	5.2	0.0	0.9	0.0
16.	Jalgaon Janata Sahakari Bank Ltd.	1.4	5.5	0.8	0.0
17.	Janakalyan Sahakari Bank Ltd., Bombay	5.1	5.6	0.1	0.0
18.	Janalaxmi Co-operative Bank Ltd.	4.0	1.1	2.6	0.0
19.	Janata Sahakari Bank Ltd., Pune.	5.5	5.9	0.2	0.0
20.	Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.	5.5	5.5	0.3	0.0
21.	Kalupur Commercial Coop. Bank Ltd.	3.7	2.6	0.4	0.0
22.	Kalyan Janata Sahakari Bank Ltd., Kalyan	3.0	4.5	0.0	0.4
23.	Karad Urban Co-operative Bank Ltd.	5.1	5.8	0.5	0.2
24.	Madhavpura Mercantile Co-op Bank Ltd.	1.7	1.5	0.0	0.0
25.	Mahanagar Co-operative Bank Ltd., Mumbai	1.3	0.0	0.4	0.0
26.	Mapusa Urban Co-operative Bank of Goa Ltd., Mapusa	1.4	7.2	0.0	0.0
27.	Mehsana Urban Co-op Bank Ltd.	5.2	5.7	0.3	0.6
28.	Nagar Urban Co-operative Bank Ltd., Ahmednagar	5.2	4.7	0.3	0.3
29.	Nagpur Nagrik Sahakari Bank Ltd.	4.6	5.5	0.5	0.1
30.	Nasik Merchant's Co-operative Bank Ltd.	3.3	3.4	1.2	0.0
31.	New India Co-operative Bank Ltd., Bombay	3.9	5.0	0.1	0.3
32.	NKGSB Co-operative Bank Ltd., Mumbai	4.0	5.9	0.1	0.5
33.	Nutan Nagarik Sahakari Bank Ltd., Ahmedabad	4.4	5.2	0.0	0.2
34.	Parsik Janata Sahakari Bank Ltd., Thane	2.8	3.2	0.5	0.9
35.	Pravara Sahakari Bank Ltd.	2.9	3.1	0.0	0.0
36.	Punjab & Maharashtra Co-operative Bank Ltd.	5.5	5.1	0.3	0.2
37.	Rajkot Nagrik Sahakari Bank Ltd.	3.6	3.7	0.5	0.2
38.	Rupee Co-operative Bank Ltd.	3.5	3.8	0.3	0.0
39.	Sangli Urban Co-operative Bank Ltd.	1.3	1.3	0.0	0.0
40.	Saraswat Co-operative Bank Ltd., Bombay	4.4	5.2	0.3	0.4
41.	Sardar Bhiladwala Pardi Peoples Coop Bank Ltd.	2.9	3.0	0.9	0.6
42.	Shamrao Vithal Co-operative Bank Ltd.	5.3	5.8	0.3	0.4
43.	Shikshak Sahakari Bank Ltd., Nagpur	0.0	4.5	0.0	0.0
44.	Solapur Janata Sahakari Bank Ltd.	6.0	5.9	1.1	0.3
45.	Surat Peoples Coop Bank Ltd.	4.1	4.8	0.8	0.4
46.	Thane Bharat Sahakari Bank Ltd.	5.1	5.7	0.4	0.3
47.	Thane Janata Sahakari Bank Ltd.	4.3	5.1	0.3	0.5
48.	The Akola Janata Commercial Co-operative Bank Ltd., Akola	5.7	6.3	0.4	0.2
49.	The Akola Urban Co-operative Bank Ltd., Akola.	6.4	6.5	0.5	0.4
50.	The Kapole Co-operative Bank Ltd., Bombay	4.7	4.9	0.7	0.0
51.	The Khamgaon Urban Co-operative Bank Ltd., Khamgaon	6.0	5.6	2.3	0.0
52.	Vasavi Coop Urban Bank Limited	1.4	1.8	0.0	0.0
53.	Zoroastrian Co-operative Bank Ltd., Bombay	5.6	5.6	0.3	0.0

Appendix Table V.2: Major Indicators of Financial Performance of Scheduled UCBs (Concluded)

(As per cent to total assets)

Sr. No.	Name of the Bank	Operating Expenses		Spread	
		2007-08	2008-09P	2007-08	2008-09P
1	2	13	14	15	16
1.	Abhyudaya Co-operative Bank Ltd.	4.2	4.9	3.3	3.4
2.	Ahmedabad Mercantile Co-op Bank Ltd.	4.7	5.2	4.5	4.5
3.	Amanath Co-operative Bank Ltd., Bangalore	4.4	4.4	1.5	1.7
4.	Andhra Pradesh Mahesh Co-op Urban Bank Ltd.	7.5	7.9	5.0	4.6
5.	Bassein Catholic Co-operative Bank Ltd.	4.3	5.8	2.4	3.6
6.	Bharat Co-operative Bank (Mumbai) Ltd.	6.1	7.9	2.9	3.7
7.	Bharati Sahakari Bank Limited	6.8	6.9	3.1	3.9
8.	Bombay Mercantile Co-operative Bank Limited	4.1	4.8	1.2	1.5
9.	Charminar Coop.Urban Bank Ltd.	0.0	4.3	0.0	-1.1
10.	Citizen Credit Co-operative Bank Ltd., Dadar	4.2	4.9	2.5	2.7
11.	Cosmos Co-operative Urban Bank Ltd.	6.5	6.8	2.4	2.5
12.	Dombivli Nagari Sahakari Bank Ltd.	5.6	6.2	3.3	3.2
13.	Goa Urban Co-operative Bank Limited	6.8	7.9	2.8	2.7
14.	Greater Bombay Co-operative Bank Limited	7.2	8.3	2.1	2.1
15.	Indian Mercantile Co-operative Bank Ltd.,Lucknow	6.4	0.0	1.9	0.0
16.	Jalgaon Janata Sahakari Bank Ltd.	2.0	7.5	0.7	1.8
17.	Janakalyan Sahakari Bank Ltd., Bombay	7.6	8.0	1.6	2.3
18.	Janalaxmi Co-operative Bank Ltd.	5.3	1.6	2.0	2.0
19.	Janata Sahakari Bank Ltd., Pune.	7.3	7.7	1.9	2.4
20.	Kallappaanna Awade Ichalkaranji Janata Sahakari Bank Ltd.	7.7	7.6	2.5	2.4
21.	Kalupur Commercial Coop. Bank Ltd.	4.9	3.7	2.8	2.8
22.	Kalyan Janata Sahakari Bank Ltd., Kalyan	4.4	6.6	2.2	3.7
23.	Karad Urban Co-operative Bank Ltd.	7.2	7.8	2.7	2.7
24.	Madhavpura Mercantile Co-op Bank Ltd.	2.1	1.8	0.2	-0.2
25.	Mahanagar Co-operative Bank Ltd., Mumbai	2.2	0.0	0.9	0.0
26.	Mapusa Urban Co-operative Bank of Goa Ltd., Mapusa	2.6	10.3	0.3	-5.6
27.	Mehsana Urban Co-op Bank Ltd.	6.6	7.0	3.1	3.1
28.	Nagar Urban Co-operative Bank Ltd., Ahmednagar	7.5	7.1	2.8	3.3
29.	Nagpur Nagrik Sahakari Bank Ltd.	7.1	8.7	2.5	2.4
30.	Nasik Merchant's Co-operative Bank Ltd.	5.3	6.2	4.5	4.4
31.	New India Co-operative Bank Ltd., Bombay	6.7	8.1	3.3	3.6
32.	NKGSB Co-operative Bank Ltd., Mumbai	5.1	7.8	2.1	2.9
33.	Nutan Nagarik Sahakari Bank Ltd., Ahmedabad	7.2	8.0	2.9	2.5
34.	Parsik Janata Sahakari Bank Ltd., Thane	4.5	5.2	4.2	4.7
35.	Pravara Sahakari Bank Ltd.	4.3	4.0	2.1	0.0
36.	Punjab & Maharashtra Co-operative Bank Ltd.	8.1	7.8	3.3	3.5
37.	Rajkot Nagrik Sahakari Bank Ltd.	4.8	4.7	2.0	2.0
38.	Rupee Co-operative Bank Ltd.	4.6	4.9	1.1	0.2
39.	Sangli Urban Co-operative Bank Ltd.	2.0	2.0	1.0	1.2
40.	Saraswat Co-operative Bank Ltd., Bombay	5.8	6.8	1.5	1.5
41.	Sardar Bhiladwala Pardi Peoples Coop Bank Ltd.	5.1	5.1	3.9	4.0
42.	Shamrao Vithal Co-operative Bank Ltd.	7.3	7.8	3.0	3.0
43.	Shikshak Sahakari Bank Ltd., Nagpur	0.0	6.5	0.0	1.6
44.	Solapur Janata Sahakari Bank Ltd.	9.7	8.4	5.4	3.1
45.	Surat Peoples Coop Bank Ltd.	6.3	6.9	4.1	3.8
46.	Thane Bharat Sahakari Bank Ltd.	7.4	8.1	2.7	2.6
47.	Thane Janata Sahakari Bank Ltd.	5.9	6.7	3.1	3.4
48.	The Akola Janata Commercial Co-operative Bank Ltd., Akola	7.4	7.9	2.2	1.8
49.	The Akola Urban Co-operative Bank Ltd., Akola.	7.8	8.0	1.9	1.6
50.	The Kapole Co-operative Bank Ltd., Bombay	7.8	7.8	3.0	2.7
51.	The Khamgaon Urban Co-operative Bank Ltd., Khamgaon	7.9	7.5	1.6	2.5
52.	Vasavi Coop Urban Bank Limited	3.2	4.3	4.5	3.7
53.	Zoroastrian Co-operative Bank Ltd., Bombay	6.9	7.0	2.6	2.8

P : Provisional

Source: OSS returns.