

Appendix Table V.1: Select Financial Parameters: Scheduled UCBs (Continued)
(At end-March 2023)

(Per cent)

Sr. No.	Bank Name	Average Cost of Deposits	Average Yield on Advances	Net Interest Income to Total Assets (Spread)	Net Interest Income to Working Funds	Non Interest Income to Working Funds	Return on Assets (RoA)	CRAR	Business per Employee (₹ crore)	Profit per Employee (₹ crore)
1	2	3	4	5	6	7	8	9	10	11
1	Abhyudaya Co-operative Bank Limited, Mumbai	4.43	8.46	2.21	2.25	0.81	-1.77	6.81	6.37	-0.09
2	Ahmedabad Mercantile Co-operative Bank Limited	5.09	8.51	3.37	3.20	0.60	1.60	30.95	11.94	0.15
3	Akola Janata Commercial Co-operative Bank Limited, Akola	3.88	10.49	3.93	3.63	0.91	1.18	21.43	5.41	0.04
4	Akola Urban Co-operative Bank Limited, Akola	4.14	9.44	3.18	3.02	3.43	0.36	15.40	4.64	0.01
5	Amanath Co-operative Bank Limited, Bangalore	3.71	1.83	1.64	1.46	3.21	-1.61	63.17	1.73	-0.02
6	Andhra Pradesh Mahesh Co-operative Urban Bank Limited	5.64	11.02	2.82	2.82	0.52	0.62	34.71	6.25	0.04
7	Apna Sahakari Bank Limited	4.61	8.76	2.43	2.71	1.18	-1.40	7.84	8.17	-0.09
8	Bassein Catholic Co-operative Bank Limited	5.01	8.71	2.80	2.78	0.22	0.75	18.21	18.19	0.11
9	Bharat Co-operative Bank (Mumbai) Limited, Mumbai	4.90	9.41	2.80	2.62	0.70	-1.15	12.59	13.06	-0.11
10	Bharati Sahakari Bank Limited	4.07	8.91	2.99	2.96	0.29	0.61	20.09	9.22	0.04
11	Bombay Mercantile Co-operative Bank Limited	2.95	9.91	3.11	3.87	2.11	0.15	15.14	3.70	0.01
12	Citizen Credit Co-operative Bank Limited, Mumbai	3.88	8.31	2.97	3.39	0.29	0.54	22.75	9.94	0.05
13	Cosmos Co-operative Bank Limited	4.49	9.13	3.27	3.31	3.66	0.73	13.54	11.35	0.06
14	Dombivli Nagari Sahakari Bank Limited	3.83	9.52	3.27	3.45	3.09	0.49	15.60	8.08	0.03
15	Goa Urban Co-operative Bank Limited	5.14	8.77	2.82	2.81	0.30	0.60	19.47	5.69	0.03
16	Gopinath Patil Parsik Janata Sahakari Bank Limited, Thane	3.95	8.90	2.31	3.49	0.58	0.48	21.25	7.41	0.04
17	Greater Bombay Co-operative Bank Limited	4.64	8.73	2.72	2.92	0.76	0.22	17.67	9.25	0.02
18	Indian Mercantile Co-operative Bank Limited, Lucknow	2.27	5.72	4.09	5.07	0.04	1.51	44.18	1.58	0.03
19	Jalgaon Janata Sahakari Bank Limited	4.38	9.99	3.47	3.48	0.65	0.92	15.17	9.13	0.06
20	Jalgaon People's Co-operative Bank Limited	4.09	9.78	3.20	2.98	1.44	0.32	13.27	7.95	0.02
21	Janakalyan Sahakari Bank Limited, Mumbai	4.45	7.48	2.19	2.61	0.45	0.08	12.83	8.88	0.01
22	Janalaxmi Co-operative Bank Limited, Nashik	5.08	8.22	1.52	2.42	1.53	-0.55	29.69	1.53	-0.01
23	Janata Sahakari Bank Limited, Pune	4.54	8.91	2.91	2.65	1.11	0.09	13.72	11.80	0.01
24	Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Limited	5.28	10.11	3.23	3.18	0.56	0.49	12.99	7.62	0.03
25	Kalupur Commercial Co-operative Bank Limited	4.67	8.56	3.20	3.01	0.61	1.51	18.85	17.59	0.19
26	Kalyan Janata Sahakari Bank Limited, Kalyan	4.55	9.12	2.71	2.64	0.98	-0.59	10.06	11.56	-0.04
27	Kapol Co-operative Bank Limited, Mumbai	3.18	1.14	0.25	0.27	0.20	-1.35	-359.81	2.22	-0.06

Appendix Table V.1: Select Financial Parameters: Scheduled UCBs (Concluded)
(At end-March 2023)

(Per cent)

Sr. No.	Bank Name	Average Cost of Deposits	Average Yield on Advances	Net Interest Income to Total Assets (Spread)	Net Interest Income to Working Funds	Non Interest Income to Working Funds	Return on Assets (RoA)	CRAR	Business per Employee (₹ crore)	Profit per Employee (₹ crore)
1	2	3	4	5	6	7	8	9	10	11
28	Karad Urban Co-operative Bank Limited	5.07	9.94	3.35	3.40	0.56	0.55	17.11	6.37	0.03
29	Khamgaon Urban Co-operative Bank Limited, Khamgaon	3.65	10.45	3.97	3.89	0.77	0.60	21.80	5.14	0.02
30	Mahanagar Co-operative Bank Limited, Mumbai	4.55	9.45	3.27	3.49	0.34	0.55	15.34	7.55	0.03
31	Mehsana Urban Co-operative Bank Limited	5.42	9.83	3.64	3.24	0.80	1.36	15.59	22.17	0.19
32	Nagar Urban Co-operative Bank Limited, Ahmednagar	4.19	5.22	2.41	3.86	0.28	-4.05	-82.76	2.42	-0.17
33	Nagpur Nagrik Sahakari Bank Limited	4.00	9.35	3.39	3.24	1.37	0.26	13.68	7.27	0.01
34	Nasik Merchant's Co-operative Bank Limited	4.29	9.76	4.01	3.98	1.18	1.47	34.99	4.29	0.05
35	New India Co-operative Bank Limited, Mumbai	4.52	9.64	2.15	2.26	0.96	-0.98	7.83	12.93	-0.11
36	NKGSB Co-operative Bank Limited, Mumbai	4.71	9.03	2.80	2.93	0.92	0.25	12.66	12.40	0.02
37	Nutan Nagarik Sahakari Bank Limited, Ahmedabad	5.20	8.23	2.09	1.98	0.96	0.56	15.79	14.25	0.05
38	Pravara Sahakari Bank Limited	5.10	10.90	3.60	3.53	0.87	0.49	14.76	5.86	0.02
39	Rajarambapu Sahakari Bank Limited	5.59	9.82	3.01	3.01	0.81	0.56	14.03	9.74	0.04
40	Rajkot Nagrik Sahakari Bank Limited	4.91	9.74	3.33	3.13	0.36	1.39	19.30	9.20	0.09
41	Sangli Urban Co-operative Bank Limited, Sangli	5.20	8.67	2.23	2.44	0.34	0.04	12.97	6.73	0.00
42	Saraswat Co-operative Bank Limited, Bombay	4.49	8.67	2.72	2.59	1.03	0.69	16.01	16.25	0.08
43	SBPP Co-operative Bank Limited, Killa Pardi	4.08	9.16	3.66	3.57	0.36	0.63	19.93	9.06	0.04
44	Shamrao Vithal Co-operative Bank Limited	4.70	9.19	3.80	3.49	0.80	0.93	14.70	14.54	0.08
45	Shikshak Sahakari Bank Limited, Nagpur	4.32	7.91	1.93	2.36	1.94	0.11	12.42	5.33	0.01
46	Solapur Janata Sahakari Bank Limited	5.05	10.54	3.10	3.35	0.97	1.11	16.36	7.49	0.07
47	Surat Peoples Co-operative Bank Limited	5.49	8.92	2.86	2.67	0.26	1.15	14.10	26.11	0.19
48	Thane Bharat Sahakari Bank Limited	4.15	9.51	3.21	3.28	1.20	0.32	14.21	7.54	0.02
49	TJSB Sahakari Bank	4.55	9.65	3.47	3.27	0.61	1.16	16.93	13.15	0.11
50	Vasai Vikas Sahakari Bank Limited	4.98	9.42	2.33	2.42	0.40	0.20	15.46	10.16	0.02
51	Zoroastrian Co-operative Bank Limited, Bombay	4.29	9.13	2.82	3.13	0.63	0.18	26.03	7.29	0.01

Note: Data are provisional.

Source: Off-site surveillance returns, RBI.