

**Appendix Table V.1: Select Financial Parameters of Scheduled UCBs**  
(As at end-March 2012)

Sr. No.	Bank Name	CRAR (%)	Net Interest Income to Working Funds (%)	Non-Interest Income to Working Funds (%)	Return on Assets (%)	Average Cost of Deposits (%)	Profit per Employee (₹ million)	Business per Employee (₹ million)
1	2	3	4	5	6	7	8	9
1	Abhyudaya Co-operative Bank Ltd., Mumbai	14.5	3.7	0.6	1.1	6.9	0.4	48.8
2	Ahmedabad Mercantile Co-op Bank Ltd.	31.9	3.9	0.5	1.4	5.8	0.5	37.0
3	Amanath Co-operative Bank Ltd. Bangalore	-67.1	1.2	0.4	0.0	5.3	-0.2	17.2
4	Andhra Pradesh Mahesh Co-op Urban Bank Ltd.	21.0	4.1	0.3	1.3	7.8	0.3	34.3
5	Bassein Catholic Co-operative Bank Ltd.	19.5	3.9	0.9	2.0	6.6	1.3	93.5
6	Bharat Co-operative Bank (Mumbai) Ltd. Mumbai	12.8	3.5	0.7	1.5	7.6	0.8	81.1
7	Bharati Sahakari Bank Ltd.	15.9	4.4	0.04	1.2	7.0	0.3	40.0
8	Bombay Mercantile Co-operative Bank Ltd.	5.4	3.3	1.3	0.8	5.5	0.1	19.6
9	Citizen Credit Co-operative Bank Ltd., Mumbai	16.8	3.1	0.7	0.9	7.0	0.4	60.2
10	Cosmos Co-operative Urban Bank Ltd.	12.6	2.3	0.6	0.8	8.1	0.5	83.6
11	Dombivli Nagari Sahakari Bank Ltd.	14.2	3.8	1.0	1.2	6.8	0.5	63.8
12	Goa Urban Co-operative Bank Ltd.	14.8	3.9	0.2	0.6	6.3	0.2	45.8
13	Gopinath Patil Parsik Janata Sahakari Bank Ltd. Thane	20.2	4.6	0.2	1.2	5.0	0.5	50.0
14	Greater Bombay Co-operative Bank Ltd.	18.0	3.1	0.9	0.6	7.1	0.2	41.3
15	Indian Mercantile Co-operative Bank Ltd., Lucknow	-42.1	1.8	1.2	0.03	8.5	0.01	20.8
16	Jalgaon Janata Sahakari Bank Ltd.	11.0	2.9	0.6	0.7	7.3	0.2	35.3
17	Janakalyan Sahakari Bank Ltd., Mumbai	13.4	2.8	0.5	1.2	6.9	0.5	62.9
18	Janalaxmi Co-operative Bank Ltd., Nashik	-1.5	1.5	0.3	0.2	6.9	0.0	13.5
19	Janata Sahakari Bank Ltd., Pune	10.8	2.8	7.2	1.1	7.9	0.6	79.3
20	Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.	12.2	3.4	0.4	0.8	7.4	0.2	34.7
21	Kalupur Commercial Co-op. Bank Ltd.	24.6	3.1	0.5	1.4	7.2	0.7	78.3
22	Kalyan Janata Sahakari Bank Ltd., Kalyan	12.7	3.2	0.8	0.9	6.8	0.6	54.7
23	Karad Urban Co-operative Bank Ltd.	11.4	3.6	0.7	0.9	7.3	0.2	39.6
24	Madhavapura Mercantile Co-op Bank Ltd.	-1870.4	1.4	0.5	1.7	0*	19.5	1434.3
25	Mahanagar Co-operative Bank Ltd., Mumbai	11.6	3.5	0.4	0.8	6.9	0.2	36.2
26	Mapusa Urban Co-operative Bank of Goa Ltd., Mapusa	-9.7	3.4	0.8	1.1	6.4	0.2	26.6
27	Mehsana Urban Co-op Bank Ltd.	14.3	2.9	0.2	0.9	7.8	0.5	83.2
28	Nagar Urban Co-operative Bank Ltd., Ahmednagar	15.7	4.1	0.3	0.8	8.1	0.3	45.7
29	Nagpur Nagrik Sahakari Bank Ltd.	12.7	3.8	0.7	0.7	6.5	0.1	28.4
30	Nasik Merchant's Co-operative Bank Ltd.	26.4	5.2	0.5	1.7	6.7	0.4	29.9
31	New India Co-operative Bank Ltd., Mumbai	16.6	3.2	0.6	0.6	6.8	0.5	85.5
32	NKGSB Co-operative Bank Ltd., Mumbai	13.4	9.0	0.4	1.1	7.6	0.5	72.0
33	Nutan Nagarik Sahakari Bank Ltd., Ahmedabad	18.7	2.5	0.7	0.5	6.8	0.2	48.3
34	Pravara Sahakari Bank Ltd.	13.4	4.0	0.3	0.5	7.8	0.1	26.5
35	Punjab & Maharashtra Co-op Bank Ltd.	13.3	3.5	0.7	0.9	7.7	0.4	68.5
36	Rajkot Nagrik Sahakari Bank Ltd.	13.3	3.0	0.5	1.4	7.8	0.7	70.9
37	Rupee Co-operative Bank Ltd.	-92.1	6.5	0.1	0.1	5.6	0.02	25.0
38	Sangli Urban Co-operative Bank Ltd., Sangli	12.3	3.0	0.8	0.6	7.5	0.1	17.3
39	Saraswat Co-operative Bank Ltd., Bombay	12.4	2.8	0.9	1.1	7.2	0.6	91.2
40	Sardar Bhiladwala Pardi Peoples Co-op. Bank Ltd.	27.7	4.1	0.4	0.8	5.0	0.2	37.7
41	Shamrao Vithal Co-operative Bank Ltd.	12.8	3.1	0.8	1.1	7.9	0.5	74.8
42	Shikshak Sahakari Bank Ltd., Nagpur	12.5	3.1	0.5	2.0	6.6	0.3	24.2
43	Solapur Janata Sahakari Bank Ltd.	11.5	4.0	0.5	1.2	7.4	0.4	46.6
44	Surat Peoples Co-op Bank Ltd.	20.2	4.0	0.4	0.6	7.0	0.3	58.8
45	Thane Bharat Sahakari Bank Ltd.	11.3	3.5	0.7	0.9	6.5	0.3	40.1
46	Thane Janata Sahakari Bank Ltd.	15.0	3.5	0.7	1.3	7.1	0.7	83.0
47	The Akola Janata Commercial Co-operative Bank Ltd. Akola	12.0	3.4	0.5	0.6	7.5	0.1	28.8
48	The Akola Urban Co-operative Bank Ltd., Akola	11.8	2.4	0.4	0.6	7.8	0.2	43.1
49	The Kapol Co-operative Bank Ltd., Mumbai	10.7	3.1	0.9	0.4	6.9	0.1	43.0
50	The Khamgaon Urban Co-operative Bank Ltd., Khamgaon	5.1	3.7	0.9	2.6	6.1	0.4	18.9
51	Vasavi Co-op. Urban Bank Ltd.	9.4	8.0	0.9	0.0	3.7	0.0	8.7
52	Zoroastrian Co-operative Bank Ltd., Bombay	14.5	3.3	0.4	1.5	6.9	1.1	71.7

Note: Data for 2011-12 are provisional.

\* The Bank was under direction as per Section 35 (A) of the BR Act, 1949.