

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

(As per cent to total assets)

Sr. No.	Bank Name	Operating Profit		Net Profit after Taxes		Interest Income	
		2010-11	2011-12	2010-11	2011-12	2010-11	2011-12
1	2	3	4	5	6	7	8
1	Abhyudaya Co-operative Bank Ltd., Mumbai	1.7	1.6	1.2	1.0	7.6	8.7
2	Ahmedabad Mercantile Co-op Bank Ltd.	1.9	2.1	1.2	1.4	7.2	7.5
3	Amanath Co-operative Bank Ltd., Bangalore	1.2	-0.5	1.0	-0.8	3.6	2.9
4	Andhra Pradesh Mahesh Co-op Urban Bank Ltd.	2.9	2.0	1.4	1.3	9.6	9.8
5	Bassein Catholic Co-operative Bank Ltd.	2.8	2.7	1.9	1.9	8.4	8.9
6	Bharat Co-operative Bank (Mumbai) Ltd., Mumbai	2.1	2.1	1.3	1.4	8.6	9.2
7	Bharati Sahakari Bank Ltd.	1.7	2.8	0.8	1.2	8.2	9.6
8	Bombay Mercantile Co-operative Bank Ltd.	1.5	1.7	0.8	0.8	7.5	8.2
9	Citizen Credit Co-operative Bank Ltd., Mumbai	1.5	1.4	0.8	0.9	7.7	8.4
10	Cosmos Co-operative Urban Bank Ltd.	1.7	1.5	1.0	0.8	7.3	8.1
11	Dombivli Nagari Sahakari Bank Ltd.	2.7	2.4	1.2	1.1	8.3	8.6
12	Goa Urban Co-operative Bank Ltd.	2.0	1.9	1.0	0.6	8.3	9.2
13	Gopinath Patil Parsik Janata Sahakari Bank Ltd., Thane	2.3	2.4	1.2	1.2	7.6	8.5
14	Greater Bombay Co-operative Bank Ltd.	1.1	1.0	0.7	0.6	8.4	9.6
15	Indian Mercantile Co-operative Bank Ltd., Lucknow	-15.9	-16.6	-15.9	-16.6	6.3	7.8
16	Jalgaon Janata Sahakari Bank Ltd.	0.9	0.9	0.6	0.7	9.5	6.0
17	Janakalyan Sahakari Bank Ltd., Mumbai	0.9	1.2	1.4	1.1	8.0	8.6
18	Janalaxmi Co-operative Bank Ltd., Nashik	0.1	0.6	-1.2	0.2	4.8	5.1
19	Janata Sahakari Bank Ltd., Pune	1.8	1.7	0.7	1.1	7.9	8.9
20	Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.	1.2	1.2	0.5	0.6	7.8	8.5
21	Kalupur Commercial Co-op Bank Ltd.	2.1	2.1	1.1	1.1	6.7	7.3
22	Kalyan Janata Sahakari Bank Ltd., Kalyan	2.1	1.5	1.4	0.9	7.6	8.3
23	Karad Urban Co-operative Bank Ltd.	1.3	1.5	0.6	0.7	8.9	9.0
24	Madhavpura Mercantile Co-op Bank Ltd.	-1.3	1.2	0.1	1.7	1.2	1.5
25	Mahanagar Co-operative Bank Ltd., Mumbai	1.4	1.3	0.7	0.8	8.1	8.7
26	Mapusa Urban Co-operative Bank of Goa Ltd., Mapusa	1.0	1.1	1.0	1.1	8.2	9.2
27	Mehsana Urban Co-op Bank Ltd.	2.1	1.9	0.8	0.9	8.3	8.7
28	Nagar Urban Co-operative Bank Ltd., Ahmednagar	1.8	1.9	0.7	0.8	8.9	9.4
29	Nagpur Nagrik Sahakari Bank Ltd.	1.0	1.8	0.4	0.7	8.1	9.0
30	Nasik Merchant's Co-operative Bank Ltd.	2.9	2.6	1.7	1.5	8.4	9.2
31	New India Co-operative Bank Ltd., Mumbai	1.3	0.9	0.8	0.6	8.1	7.9
32	NKGSB Co-operative Bank Ltd., Mumbai	1.4	1.4	1.0	1.0	8.3	8.9
33	Nutan Nagarik Sahakari Bank Ltd., Ahmedabad	1.5	1.1	0.6	0.5	7.3	7.6
34	Pravara Sahakari Bank Ltd.	1.0	1.7	0.3	0.4	8.5	9.6
35	Punjab & Maharashtra Co-op Bank Ltd.	1.4	1.7	0.9	0.9	8.7	9.6
36	Rajkot Nagrik Sahakari Bank Ltd.	2.2	2.1	1.5	1.4	8.1	8.7
37	Rupee Co-operative Bank Ltd.	-0.5	-0.7	0.7	0.0	3.1	2.9
38	Sangli Urban Co-operative Bank Ltd., Sangli	1.3	1.1	0.8	0.6	7.5	7.7
39	Saraswat Co-operative Bank Ltd., Bombay	1.7	1.7	1.0	1.0	7.2	7.8
40	Sardar Bhiladwala Pardi Peoples Co-op Bank Ltd.	2.1	2.0	0.8	0.8	7.8	7.8
41	Shamrao Vithal Co-operative Bank Ltd.	2.3	1.8	1.0	0.9	8.6	9.1
42	Shikshak Sahakari Bank Ltd., Nagpur	1.7	1.1	-0.6	2.0	8.4	8.3
43	Solapur Janata Sahakari Bank Ltd.	1.8	1.8	0.8	1.1	8.8	9.4
44	Surat Peoples Co-op Bank Ltd.	2.3	2.1	0.8	0.5	8.7	8.8
45	Thane Bharat Sahakari Bank Ltd.	1.3	1.3	0.7	0.9	8.3	9.4
46	Thane Janata Sahakari Bank Ltd.	2.1	2.0	1.2	1.1	8.2	8.5
47	The Akola Janata Commercial Co-operative Bank Ltd., Akola	0.7	1.0	0.5	0.6	8.3	8.8
48	The Akola Urban Co-operative Bank Ltd., Akola	1.5	1.5	0.2	0.6	7.9	8.5
49	The Kopol Co-operative Bank Ltd., Mumbai	1.0	0.8	0.3	0.3	8.3	9.2
50	The Khamgaon Urban Co-operative Bank Ltd., Khamgaon	0.5	2.2	0.2	2.6	6.6	7.8
51	Vasavi Co-op Urban Bank Ltd.	0.8	1.9	0.1	-0.5	2.2	5.1
52	Zoroastrian Co-operative Bank Ltd., Bombay	1.8	2.1	1.4	1.5	8.6	9.1

Note: Data for 2011-12 are provisional.

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

(As per cent to total assets)

Sr. No.	Bank Name	Interest Expended		Provisions & Contingencies		Total Operating Expenses		Spread	
		2010-11	2011-12	2010-11	2011-12	2010-11	2011-12	2010-11	2011-12
1	2	9	10	11	12	13	14	15	16
1	Abhyudaya Co-operative Bank Ltd., Mumbai	4.2	5.4	0.2	0.2	6.4	7.6	3.4	3.3
2	Ahmedabad Mercantile Co-op Bank Ltd.	3.2	3.8	0.6	0.7	2.4	2.0	4.0	3.7
3	Amanath Co-operative Bank Ltd. Bangalore	2.3	2.2	0.2	0.3	3.7	3.6	1.2	0.7
4	Andhra Pradesh Mahesh Co-op Urban Bank Ltd.	5.0	5.7	0.6	0.6	7.3	7.7	4.6	4.1
5	Bassein Catholic Co-operative Bank Ltd.	4.6	5.0	1.9	1.3	1.5	1.5	3.9	3.9
6	Bharat Co-operative Bank (Mumbai) Ltd., Mumbai	5.0	5.8	0.2	0.1	2.1	2.0	3.6	3.4
7	Bharati Sahakari Bank Ltd..	5.1	5.3	0.6	0.9	6.9	7.0	3.1	4.4
8	Bombay Mercantile Co-operative Bank Ltd.	4.1	5.0	0.8	1.0	2.7	2.8	3.3	3.3
9	Citizen Credit Co-operative Bank Ltd., Mumbai	4.9	5.5	0.6	0.6	2.0	2.1	2.8	2.9
10	Cosmos Co-operative Urban Bank Ltd.	4.8	5.9	0.2	0.5	6.4	7.2	2.5	2.2
11	Dombivli Nagari Sahakari Bank Ltd.	4.7	5.3	1.6	1.4	1.7	1.8	3.6	3.3
12	Goa Urban Co-operative Bank Ltd.	4.4	5.3	0.5	0.8	6.5	7.4	4.0	3.9
13	Gopinath Patil Parsik Janata Sahakari Bank Ltd., Thane	3.5	3.9	1.1	1.3	5.5	6.2	4.1	4.5
14	Greater Bombay Co-operative Bank Ltd.	5.7	6.5	0.4	0.5	2.5	2.8	2.7	3.1
15	Indian Mercantile Co-operative Bank Ltd., Lucknow	5.3	6.4	0.0	0.0	19.8	8.8	1.0	1.4
16	Jalgaon Janata Sahakari Bank Ltd.	4.7	5.5	0.2	0.2	2.2	2.3	4.8	0.5
17	Janakalyan Sahakari Bank Ltd., Mumbai	5.4	5.8	0.1	0.1	2.3	2.1	2.6	2.7
18	Janalaxmi Co-operative Bank Ltd., Nashik	3.7	3.9	0.0	0.3	0.0	0.2	0.0	0.3
19	Janata Sahakari Bank Ltd., Pune	5.3	6.3	3.8	3.6	6.7	7.8	2.7	2.6
20	Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.	4.7	5.7	0.7	0.6	1.3	1.2	3.1	2.8
21	Kalupur Commercial Co-op Bank Ltd.	3.8	4.5	1.0	1.1	1.3	1.2	2.9	2.9
22	Kalyan Janata Sahakari Bank Ltd., Kalyan	4.3	5.2	0.8	0.6	2.2	2.4	3.3	3.1
23	Karad Urban Co-operative Bank Ltd.	5.6	5.8	0.6	0.4	2.5	2.4	3.2	3.2
24	Madhavpura Mercantile Co-op Bank Ltd.	2.3	0.0	0.0	0.0	2.5	0.2	-1.1	1.4
25	Mahanagar Co-operative Bank Ltd., Mumbai	4.8	5.3	0.7	0.6	2.3	2.4	3.3	3.4
26	Mapusa Urban Co-operative Bank of Goa Ltd., Mapusa	5.8	6.0	0.0	0.0	2.6	2.8	2.4	3.2
27	Mehsana Urban Co-op Bank Ltd.	5.4	5.9	0.7	0.5	1.1	1.1	2.9	2.9
28	Nagar Urban Co-operative Bank Ltd., Ahmednagar	5.0	5.6	0.5	0.5	7.5	7.8	3.9	3.8
29	Nagpur Nagrik Sahakari Bank Ltd.	4.9	5.3	0.5	0.6	7.7	8.0	3.2	3.8
30	Nasik Merchant's Co-operative Bank Ltd.	3.5	4.6	0.5	0.5	2.5	2.5	4.9	4.7
31	New India Co-operative Bank Ltd., Mumbai	4.9	5.1	0.4	0.3	2.9	2.5	3.2	2.8
32	NKGSB Co-operative Bank Ltd., Mumbai	5.7	6.0	0.3	0.3	1.7	1.7	2.6	2.9
33	Nutan Nagarik Sahakari Bank Ltd., Ahmedabad	4.2	5.1	0.5	0.9	2.3	2.1	3.0	2.5
34	Pravara Sahakari Bank Ltd.	5.3	5.7	0.7	1.2	7.8	8.2	3.2	3.9
35	Punjab & Maharashtra Co-op Bank Ltd.	5.3	6.1	0.2	0.3	2.9	2.5	3.4	3.5
36	Rajkot Nagrik Sahakari Bank Ltd.	4.8	5.7	0.7	0.7	1.7	1.5	3.3	3.0
37	Rupee Co-operative Bank Ltd.	2.5	2.4	-1.2	-0.7	3.8	3.7	0.7	0.5
38	Sangli Urban Co-operative Bank Ltd., Sangli	4.7	5.0	0.5	0.5	7.0	7.3	2.7	2.7
39	Saraswat Co-operative Bank Ltd., Bombay	4.7	5.3	0.3	0.3	1.6	1.7	2.5	2.5
40	Sardar Bhiladwala Pardi Peoples Co-op Bank Ltd.	3.6	3.7	1.4	1.3	5.8	6.1	4.2	4.0
41	Shamrao Vithal Co-operative Bank Ltd.	5.3	6.3	0.7	0.5	1.6	1.7	3.3	2.8
42	Shikshak Sahakari Bank Ltd., Nagpur	4.7	5.2	2.2	0.2	7.2	7.7	3.7	3.1
43	Solapur Janata Sahakari Bank Ltd.	5.2	5.6	0.5	0.2	2.4	2.5	3.6	3.8
44	Surat Peoples Co-op Bank Ltd.	4.7	4.8	1.7	1.5	6.7	6.9	4.0	4.0
45	Thane Bharat Sahakari Bank Ltd.	5.2	5.9	0.7	0.4	2.4	2.9	3.1	3.5
46	Thane Janata Sahakari Bank Ltd.	4.9	5.5	0.4	0.4	1.8	1.7	3.3	3.1
47	The Akola Janata Commercial Co-operative Bank Ltd, Akola	5.4	5.6	0.8	0.3	7.2	7.6	2.9	3.2
48	The Akola Urban Co-operative Bank Ltd., Akola	5.7	6.2	1.0	0.4	6.8	7.4	2.2	2.3
49	The Kapol Co-operative Bank Ltd., Mumbai	5.4	6.2	0.1	0.5	8.3	9.3	2.9	3.0
50	The Khamgaon Urban Co-operative Bank Ltd, Khamgaon	4.6	4.7	0.2	-0.4	6.4	6.4	2.0	3.2
51	Vasavi Co-op Urban Bank Ltd.	1.3	1.6	0.6	2.4	2.9	3.6	1.5	3.4
52	Zoroastrian Co-operative Bank Ltd., Bombay	5.2	5.8	0.2	0.2	2.0	1.7	3.3	3.3

Note: Data for 2011-12 are provisional.