

Appendix Table V.2: Select Financial Parameters: Scheduled UCBs

(At end-March 2025)

(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-op. Bank Ltd., Mumbai	5.1	8.8	2.1	2.1	1.0	0.0	3.6	6.1	0.0
2	Ahmedabad Mercantile Co-op. Bank Ltd.	6.0	9.0	3.1	3.0	0.3	1.3	32.2	13.1	0.1
3	Akola Urban Co-op. Bank Ltd.	5.1	10.1	3.1	3.0	1.2	0.8	15.6	5.6	0.0
4	Amanath Co-op. Bank Ltd., Bangalore	1.4	2.7	3.8	3.8	0.5	-0.8	32.1	1.6	0.0
5	Andhra Pradesh Mahesh Co-operative Urban Bank Ltd., Hyderabad	5.5	12.6	4.0	4.0	0.4	2.2	44.7	6.4	0.1
6	Apna Sahakari Bank Ltd.	5.0	8.4	1.9	2.1	0.9	-0.5	4.7	7.5	0.0
7	Bassein Catholic Co-op. Bank Ltd.	5.7	8.9	2.7	2.6	0.3	1.1	24.6	18.3	0.2
8	Bharati Sahakari Bank Ltd. (Poona)	4.5	8.6	3.0	3.1	0.3	0.7	21.1	10.1	0.1
9	Bombay Mercantile Co-op. Bank Ltd.	3.1	9.6	3.2	4.2	1.4	0.1	13.0	4.4	0.0
10	Citizen Credit Co-op. Bank Ltd. Mumbai	5.2	8.8	2.6	2.8	0.7	0.5	21.3	9.4	0.0
11	Cosmos Co-operative Bank Ltd. Pune	5.8	9.6	2.8	2.7	1.9	0.7	15.1	12.3	0.1
12	Dombivali Nagari Sahakari Bank Ltd.	5.0	9.6	3.0	3.0	2.1	0.9	16.9	8.5	0.1
13	Goa Urban Co-op. Bank Ltd.	5.8	9.4	2.9	2.8	0.7	0.9	20.9	6.0	0.0
14	GP Parsik Sahakari Bank Ltd., Kalwa, Thane	4.2	8.7	3.7	3.6	0.7	1.1	19.7	7.5	0.1
15	Greater Bombay Co-op. Bank Ltd.	5.1	9.0	2.7	2.8	2.1	0.1	19.2	9.5	0.0
16	GS Mahanagar Co-operative Bank Ltd., Mumbai	5.3	9.6	2.9	2.9	0.6	0.4	19.2	6.5	0.0
17	Indian Mercantile Co-Op. Bank Ltd., Lucknow	3.0	3.7	2.5	3.0	1.1	1.2	92.3	1.7	0.0
18	Jalgaon Janata Sahakari Bank Ltd.	5.3	10.0	3.2	3.1	0.5	0.7	15.4	7.7	0.0
19	Jalgaon People's Co-op. Bank Ltd.	5.0	9.4	2.9	2.8	1.4	0.5	15.2	7.9	0.0
20	Janakalyan Sahakari Bank Ltd. (Bombay)	4.7	10.1	3.6	3.6	0.8	0.5	15.3	8.5	0.0
21	Janalaxmi Co-op. Bank Ltd. (Nasik)	5.1	9.1	1.6	2.6	2.4	0.1	21.4	1.7	0.0
22	Janata Sahakari Bank Ltd. (Poona)	5.4	9.1	2.6	2.4	1.3	0.7	14.8	13.9	0.1
23	Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.	7.6	10.7	3.0	2.7	0.7	0.5	13.8	8.0	0.0
24	Karad Urban Co-op. Bank Ltd.	6.0	9.5	2.7	2.6	0.9	0.7	15.3	8.0	0.0
25	Khamgaon Urban Co-op. Bank Ltd.	4.6	9.7	3.1	3.1	1.0	0.6	22.9	6.0	0.0
26	Mehsana Urban Co-operative Bank Ltd.	6.1	9.4	2.8	2.7	1.2	0.3	17.0	24.4	0.1
27	Nagpur Nagarik Sahakari Bank Ltd.	5.2	9.0	2.9	2.9	0.8	0.7	14.6	9.3	0.0
28	Nasik Merchants' Co-op. Bank Ltd.	5.3	9.1	3.3	3.1	1.4	1.5	30.5	6.1	0.1
29	New India Co-op. Bank Ltd.	5.2	9.9	1.7	1.8	1.1	-5.6	-4.7	11.2	-0.5
30	NKGSB Co-op. Bank Ltd.	5.9	9.3	2.3	2.3	0.7	0.3	13.2	15.5	0.0
31	Nutan Nagrik Sah. Bank Ltd. (Ahmedabad)	6.2	9.2	2.1	2.0	0.7	0.7	15.4	15.9	0.1
32	Pravara Sahakari Bank Ltd.	5.8	9.9	3.5	3.4	0.4	0.6	13.6	7.6	0.0
33	Rajaram Bapu Sahakari Bank Ltd.	6.6	10.1	2.9	2.9	0.6	0.6	14.9	10.6	0.0
34	Rajkot Nagrik Sahakari Bank Ltd.	5.7	9.5	3.1	3.0	0.4	1.4	18.7	9.9	0.1
35	Sangli Urban Co-op. Bank Ltd.	6.2	10.1	2.2	2.3	1.4	1.0	14.9	6.6	0.0
36	Saraswat Co-operative Bank Ltd.	5.7	9.3	2.4	2.2	0.9	0.9	17.4	16.9	0.1
37	SBPP Co-operative Bank Ltd	5.0	9.3	3.5	3.2	0.7	1.9	23.8	11.8	0.2
38	Shikshak Sahakari Bank Ltd., Nagpur	5.1	10.1	3.1	3.5	1.1	0.6	16.2	4.8	0.0
39	Sholapur Janata Sahakari Bank Ltd.	5.8	10.7	3.1	3.3	0.9	1.0	18.6	7.7	0.1
40	Surat People's Co-op. Bank Ltd.	6.1	9.4	2.9	2.9	0.4	1.3	16.4	28.4	0.2
41	SVC Co-operative Bank Ltd.	5.6	9.7	3.1	3.1	1.2	1.0	14.8	15.9	0.1
42	Thane Bharat Sahakari Bank Ltd., Thane	4.5	9.7	3.7	3.6	1.1	0.5	13.6	8.6	0.0
43	The Akola Janata Commercial Co-operative Bank Ltd.	5.1	10.6	3.4	3.2	1.0	1.0	28.7	6.1	0.0
44	The Bharat Co-operative Bank (Mumbai) Ltd.	5.6	9.5	2.5	2.5	0.6	0.3	14.1	12.9	0.0
45	The Kalupur Comm. Co-op. Bank Ltd.	5.6	8.9	3.1	3.0	0.5	1.5	20.2	20.9	0.2
46	The Kalyan Janata Sah. Bank Ltd., Kalyan	5.0	9.9	3.1	3.3	1.0	0.3	12.6	9.1	0.0
47	TJSB Sahakari Bank Ltd., Thane	5.3	9.5	3.3	3.1	0.7	1.1	17.5	13.6	0.1
48	Vasai Vikas Sahakari Bank Ltd.	5.0	8.4	2.6	2.6	0.7	0.4	18.3	8.9	0.0
49	Zoroastrian Co-operative Bank Ltd.	5.2	8.7	2.8	2.8	0.4	0.3	19.7	8.3	0.0

Note: Data are provisional.**Source:** Off-site returns, RBI.