

D A T A B A S E

CO-OPERATIVE BANKS*

USES OF FUNDS

(In Rs crore)	Cash & balances		Investments		Advances		Other assets		Total	
	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06
Abhyudaya Co-op Bank	418.39	206.10	942.56	1263.53	784.11	914.87	124.01	121.98	2269.06	2535.16
Ahmedabad Mercantile Co-op Bank	201.04	241.62	185.23	182.61	134.02	146.80	60.08	60.07	580.37	635.37
Apana Sahakari Bank	97.42	132.28	107.23	107.66	362.68	416.59	46.71	45.15	614.05	703.01
Bhandari Co-op Bank	9.24	20.32	23.78	23.68	47.98	40.26	11.28	11.24	92.28	99.10
Bharat Co-op Bank	107.29	148.77	419.12	465.03	709.20	817.51	93.94	98.93	1329.56	1532.88
Bombay Mercantile Co-op Bank	150.76	144.64	863.48	931.99	769.59	736.62	1346.52	1343.41	3130.35	3315.83
Chembur Nagarik Sahakari Bank	4.49	7.30	104.98	110.73	76.86	90.94	11.34	11.17	197.67	215.31
Citizencredit Co-op Bank	225.88	321.50	294.89	241.13	255.02	274.18	54.70	54.54	830.48	889.91
Cosmos Co-op Bank	291.05	333.19	1353.67	1545.84	1581.27	1965.97	403.87	401.10	3629.86	4310.66
Deccan Merchants Co-op Bank	31.01	34.63	49.46	49.37	74.35	88.95	14.29	14.86	169.11	188.69
Excellent Co-op Bank	49.05	38.18	15.80	15.34	25.67	43.04	6.71	7.15	97.24	103.56
Greater Bombay Co-op Bank	43.39	43.07	543.61	518.86	461.73	461.74	128.15	126.17	1176.88	1164.16
Jain Sahakari Bank	9.93	7.76	19.12	21.16	36.60	40.93	13.14	13.17	78.79	82.83
Janakalyan Sahakari Bank	70.10	71.12	349.13	318.32	843.99	553.93	111.56	110.40	1374.79	1103.75
Janseva Sahakari Bank	6.36	5.73	94.53	90.96	92.38	109.34	8.45	8.03	201.72	215.32
Kapol Co-op Bank	78.34	56.87	280.36	320.83	183.55	219.45	26.08	31.20	568.34	635.12
Kokan Mercantile Co-op Bank	41.40	63.24	52.59	66.22	124.49	126.48	20.67	33.29	239.15	289.65
Mahanagar Co-op Bank	23.78	58.58	204.52	207.25	255.56	280.34	60.44	62.30	544.31	618.63
Mahesh Sahakari Bank	25.71	36.52	84.18	117.57	161.53	184.78	35.08	34.90	306.50	360.30
Mandvi Co-op Bank	25.65	27.85	288.26	274.36	265.28	306.95	37.88	38.64	617.07	661.62
Mangal Co-op Bank	0.97	1.50	8.84	10.19	12.85	13.19	2.03	1.94	24.69	26.82
Maratha Sahakari Bank	28.11	35.21	25.23	28.23	101.51	111.95	14.73	15.92	169.57	191.31
Model Co-op Bank	4.17	5.61	97.98	101.40	48.23	58.29	6.03	5.88	156.41	172.98
Mumbai District Central Co-op Bank	786.32	575.46	1166.87	1299.76	691.51	780.16	211.83	218.65	2856.53	2885.47
Municipal Co-op Bank	253.13	176.62	93.42	101.96	573.31	705.98	21.07	20.60	940.92	1006.32
New India Co-op Bank	140.24	167.65	363.06	417.32	224.53	241.87	41.27	43.89	769.10	870.32
NKGSB Co-op Bank	132.21	222.68	419.66	406.61	503.87	587.10	88.35	87.35	1144.09	1309.67
Parsik Janata Sahakari Bank	39.51	49.56	369.15	395.26	217.62	263.11	48.11	48.76	674.39	762.07
Patan Co-op Bank	4.37	7.16	31.12	36.81	23.78	23.53	3.47	3.40	62.75	70.64
Punjab and Maharashtra Co-op Bank	256.31	276.21	235.23	299.66	722.99	733.15	186.03	185.06	1400.56	1454.41
Saraswat Co-op Bank	456.11	877.20	2052.89	1989.78	3247.23	4608.99	1395.58	1405.72	7151.81	9233.67
Shamrao Vithal Co-op Bank	184.67	243.05	738.80	825.66	1243.99	1647.23	234.98	286.14	2402.44	2944.68
Shreeji Bhatia Co-op Bank	0.29	0.26	3.72	4.07	3.60	2.77	1.43	1.39	9.03	7.27
Thane Janata Sahakari Bank	46.89	54.16	467.35	530.24	582.47	680.43	83.67	88.65	1180.38	1346.73
Vaishya Sahakari Bank	2.80	2.78	24.30	27.09	26.03	25.00	5.47	6.38	58.61	60.00
Veerashaiva Co-op Bank	7.70	14.65	44.24	53.55	98.49	106.76	14.62	14.72	165.05	185.82
Zoroastrian Co-op Bank	49.48	39.56	127.09	158.30	145.72	176.55	27.02	26.33	349.31	400.25
Total	4303.55	4748.56	12545.47	13558.32	15713.60	18585.74	5000.59	5696.68	37563.21	42589.30

SOURCES OF FUNDS

(In Rs crore)	Capital		Reserves		Deposits		Other liabilities		Total	
	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06
Abhyudaya Co-op Bank	22.42	26.28	496.12	560.86	1646.80	1835.87	103.73	112.16	2269.06	2535.16
Ahmedabad Mercantile Co-op Bank	2.85	3.36	195.93	207.79	307.92	347.15	73.66	77.08	580.37	635.37
Apana Sahakari Bank	9.59	13.13	86.58	100.91	479.79	550.70	38.09	38.27	614.05	703.01
Bhandari Co-op Bank	2.42	2.21	5.93	6.37	72.16	76.48	11.76	14.05	92.28	99.10
Bharat Co-op Bank	27.59	33.40	140.77	158.44	1090.75	1250.91	70.45	90.14	1329.56	1532.88
Bombay Mercantile Co-op Bank	19.99	21.38	176.88	152.99	1621.24	1688.94	1312.24	1452.52	3130.35	3315.83
Chembur Nagarik Sahakari Bank	4.58	5.11	21.44	22.65	165.91	182.78	5.75	4.77	197.67	215.31
Citizencredit Co-op Bank	11.88	13.05	74.52	83.96	686.53	742.64	57.55	50.27	830.48	889.91
Cosmos Co-op Bank	39.75	72.09	443.09	500.39	2851.28	3367.02	295.74	371.15	3629.86	4310.66
Deccan Merchants Co-op Bank	3.12	3.78	20.03	20.88	136.11	153.25	9.84	10.78	169.11	188.69
Excellent Co-op Bank	0.99	0.99	18.98	20.09	68.42	73.98	8.85	8.50	97.24	103.56
Greater Bombay Co-op Bank	12.80	17.01	142.34	146.08	728.64	773.25	293.10	227.82	1176.88	1164.16
Jain Sahakari Bank	2.63	3.15	5.06	5.36	55.12	62.18	15.99	12.14	78.79	82.83
Janakalyan Sahakari Bank	39.55	36.89	75.54	60.06	1168.25	861.43	91.43	145.37	1374.79	1103.75
Janseva Sahakari Bank	3.42	4.00	15.85	17.24	178.13	189.17	4.32	4.91	201.72	215.32
Kapol Co-op Bank	6.90	7.25	53.25	55.47	416.41	440.80	91.79	131.60	568.34	635.12
Kokan Mercantile Co-op Bank	5.44	5.59	27.01	39.93	193.32	232.49	13.38	11.64	239.15	289.65
Mahanagar Co-op Bank	10.75	12.18	63.29	70.89	414.09	474.68	56.19	60.88	544.31	618.63
Mahesh Sahakari Bank	5.57	6.32	30.75	36.58	251.96	298.04	18.22	19.36	306.50	360.30

* Based on annual reports available till October 2006

D A T A B A S E

CO-OPERATIVE BANKS*

SOURCES OF FUNDS

(In Rs crore)	Capital		Reserves		Deposits		Other liabilities		Total	
	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06
Mandvi Co-op Bank	8.94	10.55	54.69	58.63	528.96	575.18	24.49	17.25	617.07	661.62
Mangal Co-op Bank	0.98	1.00	3.49	3.97	18.84	20.49	1.38	1.37	24.69	26.82
Maratha Sahakari Bank	2.89	3.11	16.85	19.48	133.03	154.87	16.79	13.85	169.57	191.31
Model Co-op Bank	4.69	5.20	6.41	6.58	143.34	159.57	1.97	1.64	156.41	172.98
Mumbai District Central Co-op Bank	39.94	44.24	377.00	376.05	2167.13	2142.09	272.46	323.09	2856.53	2885.47
Municipal Co-op Bank	58.61	69.12	161.86	167.70	649.98	685.96	70.47	83.53	940.92	1006.32
New India Co-op Bank	11.67	13.70	124.39	136.93	620.73	707.28	12.31	12.41	769.10	870.32
NKGSB Co-op Bank	17.34	19.26	98.03	110.94	967.39	1112.13	61.33	67.33	1144.09	1309.67
Parsik Janata Sahakari Bank	11.05	12.54	86.79	99.26	520.43	593.18	56.13	57.09	674.39	762.07
Patan Co-op Bank	2.09	2.05	8.33	7.73	50.92	58.64	1.41	2.22	62.75	70.64
Punjab and Maharashtra Co-op Bank	25.75	25.70	103.70	116.05	1082.54	1172.62	188.57	140.04	1400.56	1454.41
Saraswat Co-op Bank	41.56	48.97	790.78	980.62	4786.14	6204.29	1533.32	1999.80	7151.81	9233.67
Shamrao Vithal Co-op Bank	29.27	35.53	247.61	328.99	2006.83	2434.80	118.73	145.36	2402.44	2944.68
Shreeji Bhatia Co-op Bank	1.23	1.19	0.06	0.08	6.68	5.34	1.06	0.66	9.03	7.27
Thane Janata Sahakari Bank	10.72	12.32	157.22	181.18	938.82	1073.06	73.62	80.17	1180.38	1346.73
Vaishya Sahakari Bank	1.28	1.35	3.28	4.27	43.67	45.54	10.37	8.85	58.61	60.00
Veerashaiva Co-op Bank	2.48	3.33	17.63	21.08	139.62	158.09	5.32	3.32	165.05	185.82
Zoroastrian Co-op Bank	5.46	5.84	42.24	49.22	286.74	333.10	14.86	12.09	349.31	400.25
Total	508.20	602.16	4393.73	4935.70	27624.61	31237.96	5036.68	5813.49	37563.21	42589.30

INCOME & EXPENDITURE

(In Rs crore)	Interest received		Other income		Interest paid		Operating expn.		Net profit	
	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06
Abhyudaya Co-op Bank	192.69	202.39	15.57	28.17	87.37	84.79	98.71	73.07	22.17	72.70
Ahmedabad Mercantile Co-op Bank	41.02	41.82	1.45	1.17	20.02	18.44	19.46	21.04	3.00	3.50
Apana Sahakari Bank	50.87	56.36	2.78	2.89	29.09	29.31	19.52	24.21	5.05	5.74
Bhandari Co-op Bank	8.04	7.20	0.70	0.50	5.22	4.41	5.49	3.91	-1.97	-0.62
Bharat Co-op Bank	114.62	125.52	7.25	8.16	60.37	66.33	47.43	49.71	14.07	17.64
Bombay Mercantile Co-op Bank	110.53	102.42	50.84	42.32	79.52	72.13	79.52	71.57	2.33	1.05
Chembur Nagarik Sahakari Bank	18.36	18.77	1.48	2.18	12.21	13.04	6.55	6.75	1.08	1.16
Citizencredit Co-op Bank	59.27	60.05	1.99	5.13	37.91	35.52	15.14	16.90	8.22	12.75
Cosmos Co-op Bank	268.31	305.72	22.58	36.90	174.60	193.95	76.51	98.54	39.79	50.12
Deccan Merchants Co-op Bank	14.23	14.25	1.80	1.20	7.72	7.23	6.26	7.05	2.05	1.17
Excellent Co-op Bank	7.32	7.68	0.05	0.06	2.95	2.66	3.44	3.93	0.98	1.14
Greater Bombay Co-op Bank	83.67	76.42	14.35	16.28	57.45	54.47	33.56	37.23	7.01	1.01
Jain Sahakari Bank	6.62	5.82	0.55	0.52	3.41	3.21	2.74	2.64	1.03	0.49
Janakalyan Sahakari Bank	94.98	79.29	10.20	6.08	91.22	63.50	52.37	72.58	-38.41	-50.71
Janseva Sahakari Bank	17.81	18.82	0.96	1.03	12.18	11.59	4.90	6.88	1.70	1.38
Kapol Co-op Bank	39.93	42.14	22.12	8.19	27.72	28.09	32.50	20.96	1.83	1.28
Kokan Mercantile Co-op Bank	21.35	21.43	3.13	2.75	10.93	11.00	12.81	12.42	0.74	0.77
Mahanagar Co-op Bank	47.25	46.27	2.34	2.00	26.14	24.28	20.26	18.16	3.19	5.84
Mahesh Sahakari Bank	24.67	26.95	1.14	2.79	15.16	16.65	9.96	11.86	0.69	1.22
Mandvi Co-op Bank	49.16	50.08	3.99	2.93	34.59	32.95	16.88	18.34	1.68	1.72
Mangal Co-op Bank	2.07	2.27	0.36	0.25	1.15	1.05	1.04	1.16	0.22	0.32
Maratha Sahakari Bank	15.62	16.54	0.56	0.71	9.92	10.77	5.22	5.23	1.04	1.25
Model Co-op Bank	14.37	12.67	0.38	0.42	10.06	9.03	3.58	3.26	1.12	0.79
Mumbai District Central Co-op Bank	407.86	326.38	9.98	2.57	335.07	274.08	71.67	44.72	11.10	10.15
Municipal Co-op Bank	76.65	85.06	5.26	5.10	46.25	49.20	21.51	26.01	14.15	14.95
New India Co-op Bank	61.62	70.85	3.12	3.48	28.90	33.75	25.33	27.64	10.51	12.94
NKGSB Co-op Bank	89.95	98.89	4.02	7.20	55.72	64.01	26.17	29.57	12.08	12.51
Parsik Janata Sahakari Bank	52.86	54.64	1.92	2.11	26.32	25.06	20.93	21.41	7.53	10.29
Patan Co-op Bank	4.97	5.11	0.50	0.27	3.09	3.07	1.56	1.65	0.82	0.66
Punjab and Maharashtra Co-op Bank	115.41	121.42	10.02	4.31	77.28	77.18	35.58	37.15	12.57	11.40
Saraswat Co-op Bank	412.35	505.01	92.23	90.60	251.74	308.61	182.47	185.80	70.38	101.20
Shamrao Vithal Co-op Bank	208.40	228.90	18.48	17.71	124.88	137.61	81.90	88.00	20.10	21.00
Shreeji Bhatia Co-op Bank	0.85	0.82	0.03	0.02	0.63	0.54	0.24	0.22	0.00	0.08
Thane Janata Sahakari Bank	99.23	107.99	4.62	6.91	54.56	60.04	33.35	30.88	15.94	23.99
Vaishya Sahakari Bank	5.19	4.29	0.24	0.27	3.18	2.59	1.75	1.70	0.04	0.09
Veerashaiva Co-op Bank	13.60	13.79	1.30	2.64	9.19	9.03	5.15	6.93	0.55	0.47
Zoroastrian Co-op Bank	28.68	30.13	0.31	0.65	15.87	17.98	5.28	5.72	7.85	7.08
Total	2880.40	2994.18	318.59	316.47	1849.58	1857.16	1086.74	1094.80	262.21	358.51

* Based on annual reports available till October 2006