



BALANCE SHEET AS AT

Previous Year 31.03.2016	CAPITAL AND LIABILITIES		Current Year 31.03.2017
500,00,00,000.00	I. CAPITAL		500,00,00,000.00
	i) Authorised Capital 50,00,00,000 shares (P.Y 50,00,00,000 shares) of ` 10/- each		
181,66,46,640.00	ii) Subscribed Capital 22,87,53,977 shares (Previous year 18,16,64,664 shares) of ` 10/- each fully paid up; of which held by		
---	a) Individuals & others	228,75,39,770.00	
	b) Co-operative Institutions	----	228,75,39,770.00
	II. RESERVE FUND AND OTHER RESERVES		
169,38,00,122.27	i) Statutory Reserve	199,77,28,460.27	
196,98,00,000.00	ii) Building Fund	218,98,00,000.00	
2,25,00,000.00	iii) Dividend Equalisation Fund	2,35,00,000.00	
78,03,87,746.78	iv) Bad & Doubtful Debts Reserve	112,03,87,746.78	
25,05,00,000.00	v) Contingent Provision against Standard Assets	27,55,00,000.00	
10,00,000.00	vi) Charity Fund	10,00,000.00	
58,08,00,000.00	vii) Special Reserve	70,08,00,000.00	
15,19,19,032.00	viii) Contingent Provision against Dep. in Investment	55,00,97,475.00	
68,82,48,756.00	ix) Investment Fluctuation Reserve	59,41,48,756.00	
10,00,000.00	x) Education Fund	10,00,000.00	
9,11,30,000.00	xi) Deferred Tax Credit (Trans. effect)	9,11,30,000.00	
2,00,00,000.00	xii) General Reserve Fund	1,90,00,000.00	
2,51,00,000.00	xiii) Special Reserve for Restructured Assets	3,72,50,000.00	
1,00,00,000.00	xiv) Net Open Foreign Currency Position Reserve	1,00,00,000.00	
2,00,00,000.00	xv) Special Reserve u/s 36(1)(viii) of Income Tax Act 1961	2,00,00,000.00	
99,16,51,110.00	xvi) Revaluation Reserve	135,77,36,509.00	
10,00,000.00	xvii) Members Welfare Fund	10,00,000.00	899,00,78,947.05
---	III. PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNTS		---
	IV. DEPOSITS AND OTHER ACCOUNTS		
7470,28,31,232.39	i) Fixed Deposits:		
	a) Individuals ` 7255,07,80,802.36		
	b) Other Societies ` 1033,37,22,222.00	8288,45,03,024.36	
1124,81,66,261.39	ii) Saving Bank Deposits:		
	a) Individuals ` 1431,75,26,276.21		
	b) Other Societies ` 72,99,80,309.86	1504,75,06,586.07	
475,89,86,932.01	iii) Current Deposits:		
	a) Individuals ` 539,10,99,357.27		
	b) Other Societies ` 6,77,02,530.13	545,88,01,887.40	
46,71,35,738.08	iv) Matured Deposits	45,93,71,608.34	10385,01,83,106.17
10029,26,03,570.92	Carried Forward		11512,78,01,823.22

31ST MARCH, 2017

Previous Year 31.03.2016	PROPERTY AND ASSETS		Current Year 31.03.2017
504,03,18,734.30	I. CASH In hand and with Reserve Bank of India, State Bank of India, Maharashtra State Co-op. Bank Ltd., Mumbai District Central Co-op. Bank Ltd., South Canara District Central Co-operative Bank Ltd. (Including Foreign Currency Notes of ` Nil)		646,27,37,196.86
52,87,20,147.94	II. BALANCE WITH OTHER BANKS i) Current Deposits (Including ` 284.11 lacs with banks in Foreign Countries)	79,91,90,584.05	
135,64,83,215.70	ii) Fixed Deposits (Including ` 1524.34 lacs Pledged for securing funded/non funded facilities & Treasury operation)	325,21,53,708.05	405,13,44,292.10
299,76,19,424.79	III. MONEY AT CALL AND SHORT NOTICE		849,64,72,662.97
2871,64,32,423.07	IV. INVESTMENTS i) In Central & State Government Securities (Includes value of Securities of ` 223.00 crores/- Pledged as collateral with CCIL towards Security Guarantee Fund for Treasury operations)	2704,82,33,529.69	
2,000.00	ii) Shares in Co-operative Institutions	2,000.00	
24,99,200.00	iii) Shares in NPCI	24,99,200.00	2705,07,34,729.69
---	V. INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND		---
2329,61,78,347.42	VI. ADVANCES i) Short term Loans, Cash Credits, Overdrafts and Bills Discounted Of which secured against a) Govt. and other approved securities ` 6,56,29,216.07 b) Other Tangible Securities ` 2499,69,61,340.71 c) Personal sureties with or without Collateral securities ` 84,05,437.10	2507,09,95,993.88	
6193,82,53,493.22	Carried Forward	2507,09,95,993.88	4606,12,88,881.62



BALANCE SHEET AS AT

Previous Year 31.03.2016	CAPITAL AND LIABILITIES		Current Year 31.03.2017
10029,26,03,570.92	Brought Forward		11512,78,01,823.22
19,87,65,000.00	V. BORROWINGS Foreign Currency Borrowings - USD	7,30,18,506.00	7,30,18,506.00
57,67,19,572.61	VI. BILLS FOR COLLECTION (Being Bills Receivable as per Contra)		75,02,33,043.14
---	VII BRANCH ADJUSTMENTS		—
39,04,30,154.54	VIII. OVERDUE INTEREST RESERVE (As per Contra)		97,81,47,447.72
78,87,62,982.88	IX. INTEREST PAYABLE		83,02,88,852.46
31,98,45,755.34	X. OTHER LIABILITIES		
1,29,63,833.00	i) Pay Orders/Gift Cheques	47,11,91,831.31	
14,24,915.03	ii) Unclaimed Dividend	1,38,82,950.00	
15,31,47,509.85	iii) Suspense Account	18,19,909.49	
3,40,17,372.66	iv) Sundries	20,04,99,462.02	
168,74,55,098.00	v) Provision for Expenses	4,24,38,900.73	
12,80,95,424.00	vi) Provision for Taxation	177,21,69,807.00	
	vii) Bonus/Ex-gratia to Staff	16,58,10,744.00	266,78,13,604.55
117,49,25,110.26	XI. PROFIT AND LOSS ACCOUNT		
	Profit as per last Balance Sheet	117,49,25,110.26	
	Less : Appropriation		
	i) Statutory Reserve	30,00,00,000.00	
	ii) Dividend	18,87,03,617.00	
	iii) Education Fund of NCUI	1,17,48,315.00	
	iv) Building Fund	22,00,00,000.00	
	v) Special Reserve	12,00,00,000.00	
	vi) Investment Fluctuation Reserve	10,94,00,000.00	
	vii) General Reserve	50,00,000.00	
	viii) Bad & Doubtful Debts Reserve	22,00,00,000.00	
		117,48,51,932.00	
	Balance of Profit	73,178.26	
	Add : Net Profit for the year as per Profit & Loss Account	119,08,28,259.58	119,09,01,437.84
10575,91,56,299.09	Carried Forward		12161,82,04,714.93

31ST MARCH, 2017

Previous Year 31.03.2016	PROPERTY AND ASSETS		Current Year 31.03.2017
6193,82,53,493.22		Brought Forward	2507,09,95,993.88
	Of the Advances amount due from individuals	2507,09,95,993.88	
	Of the Advances amount overdue	177,74,02,775.05	
	Considered Bad and Doubtful of Recovery (Provision made as per RBI guidelines)	81,24,98,000.00	
654,88,20,981.31	ii) Medium Term Loans		636,27,99,514.67
	Of which secured against		
	a) Govt. and other approved securities	4,10,43,160.08	
	b) Other Tangible securities	625,86,36,346.75	
	c) Personal sureties with or without collateral securities	6,31,20,007.84	
	Of the Advances amount due from individuals	636,27,99,514.67	
	Of the Advances amount overdue	25,11,81,460.46	
	Considered Bad and Doubtful of Recovery (Provision made as per RBI guidelines)	92,18,64,000.00	
3049,17,69,943.91	iii) Long Term Loans		3587,95,81,838.36
	Of which secured against		
	a) Govt. and other approved securities	--	
	b) Other Tangible securities	3587,95,81,838.36	
	Of the Advances amount due from individuals	3587,95,81,838.36	
	Of the Advances amount overdue	32,17,45,764.49	
	Considered Bad and Doubtful of Recovery (Provision made as per RBI guidelines)	69,06,53,000.00	
9897,88,44,418.44		Carried Forward	11337,46,66,228.53



BALANCE SHEET AS AT

Previous Year 31.03.2016	CAPITAL AND LIABILITIES		Current Year 31.03.2017
10575,91,56,299.09		Brought Forward	12161,82,04,714.93
	XII. CONTINGENT LIABILITIES		
	Bank's liabilities for :		
	i) Guarantees given on behalf of constituents (Previous year ` 390,13,21,604.84)	438,64,61,979.32	
	ii) Letters of Credit etc. (Previous year ` 68,14,93,429.28) (Fully Secured by Fixed Deposits, Government Securities and other Tangible Securities)	48,08,12,875.45	
	iii) Forward Sale/Purchase (Previous year ` 7,23,18,903.31)	53,09,55,207.70	
	iv) In respect of amount transferred to Depositor Education and Awareness Fund (Previous year ` 11,69,87,993.80)	13,75,10,926.90	
10575,91,56,299.09		Carried Forward	12161,82,04,714.93

31ST MARCH, 2017

Previous Year 31.03.2016	PROPERTY AND ASSETS		Current Year 31.03.2017
9897,88,44,418.44	Brought Forward		11337,46,66,228.53
	VII. INTEREST RECEIVABLE		
55,65,50,630.73	i) Interest Receivable on Investments	58,61,08,575.13	
34,59,96,708.70	ii) Interest Receivable on Loans and Advances	29,42,36,887.67	88,03,45,462.80
39,04,30,154.54	VIII. INTEREST RECEIVABLE ON N. P. A. (As per contra)		97,81,47,447.72
57,67,19,572.61	IX. BILLS RECEIVABLE (Being Bills for collection as per Contra)		75,02,33,043.14
-	X. BRANCH ADJUSTMENTS		---
232,28,44,809.64	XI. PREMISES		
	Opening Balance at cost	286,20,30,310.51	
	Add : Additions during the year	66,39,99,059.00	
		352,60,29,369.51	
	Less : Sold during the year	-	
		352,60,29,369.51	
	Less : Accumulated depreciation upto 31.03.2016	53,91,85,500.87	
	Adjustment on Sales	-	
	Depreciation for the year	14,57,20,956.00	68,49,06,456.87
			284,11,22,912.64
13,09,12,337.00	XII. CAPITAL WORK IN PROGRESS		4,20,31,750.00
52,64,317.00	XIII. VEHICLES		
	Opening Balance at cost	1,68,85,876.50	
	Add : Additions during the year	39,69,025.00	
		2,08,54,901.50	
	Less : Sold during the year	20,68,559.00	
		1,87,86,342.50	
	Less : Accumulated depreciation upto 31.03.2016	1,16,21,559.50	
	Adjustment on Sales	(20,68,555.00)	
	Depreciation for the year	28,32,358.00	1,23,85,362.50
			64,00,980.00
10330,75,62,948.66	Carried Forward		11887,29,47,824.83



BALANCE SHEET AS AT

Previous Year 31.03.2016	CAPITAL AND LIABILITIES		Current Year 31.03.2017
10575,91,56,299.09	Brought Forward		12161,82,04,714.93
10575,91,56,299.09	Total Rupees		12161,82,04,714.93

Notes forming part of Accounts and Significant Accounting Policies - Schedule 1

For U. G. DEVI & COMPANY,
CHARTERED ACCOUNTANTS
FRN : 102427W

sd/-

(V. U. DEVI)
PARTNER
M. No. : 38973

MUMBAI
DATED : 24th April, 2017

31ST MARCH, 2017

Previous Year 31.03.2016	PROPERTY AND ASSETS		Current Year 31.03.2017
10330,75,62,948.66	Brought Forward		11887,29,47,824.83
33,37,99,679.30	XIV. FURNITURE & FIXTURES (INCLUDING COMPUTERS)		
	Balance as per last Balance Sheet (W.D.V.)	33,37,99,679.30	
	Add: Additions during the year	14,06,39,493.41	
		47,44,39,172.71	
	Less : Sales / Adjustment during the year	2,36,765.00	
	Less : Depreciation	10,96,21,124.64	36,45,81,283.07
5,70,23,146.00	XV. COMPUTER SOFTWARE		
	Opening Balance at cost	17,92,43,195.88	
	Add : Additions during the year	1,59,78,495.00	
		19,52,21,690.88	
	Less : Accumulated Amortisation upto 31.03.2016	12,22,20,049.88	
	Amortisation for the year	5,33,84,839.00	1,96,16,802.00
	XVI. OTHER ASSETS		
51,44,786.49	I) Stock of Stationery	51,61,583.53	
48,62,094.17	II) Deposit with BEST, MTNL, MCGM etc	54,05,477.22	
2,04,817.00	III) Stamps on hand	1,53,562.00	
8,30,29,331.60	IV) Security Deposit with Landlords	8,43,69,607.60	
1,19,21,729.50	V) Sundries Receivable	1,23,74,314.56	
87,74,906.54	VI) Prepaid Expenses	82,66,678.96	
16,94,68,000.00	VII) Deferred Tax Assets (Net)	20,21,58,000.00	
57,05,880.00	VIII) Advance to Staff	63,76,540.00	
3,23,15,750.00	IX) Deposit with Clearing Corporation of India	3,19,64,500.00	
57,513.86	X) Service Tax and Education Cess Input Credit	17,52,842.35	
6,09,846.00	XI) Stamps on Hand (Franking)	5,40,686.00	
38,79,471.71	XII) Other Receivables	33,54,383.80	
1,06,33,117.48	XIII) Foreign Currency Position	7,49,44,881.25	
171,90,28,722.71	XIV) Advance Income Tax	187,02,83,885.07	
51,34,558.07	XV) Miscellaneous Assets	5,39,51,862.69	236,10,58,805.03
10575,91,56,299.09	Total Rupees		12161,82,04,714.93

For BHARAT CO-OPERATIVE BANK (MUMBAI) LIMITED

Sd/-
JAYA C. SUVARNA
Chairman

Sd/-
ROHINI J. SALIAN
Vice-Chairperson

Sd/-
C. R. MULKY
Managing Director & CEO

Directors

Shri M. B. Kuckian
Smt. Pushpalatha N. Salian
Shri J. A. Kotian
Shri Bhaskar M. Salian
Shri Chandrashekar S. Poojary
Shri Harishchandra G. Mulki
Shri R. D. Poojary
Shri Gangadhar J. Poojary
Shri Ashok M. Kotian
Shri Jyoti K. Suvarna

Shri Vasudeva R. Kotian
Shri K. N. Suvarna
Shri U. S. Poojary
Shri S. B. Amin
Shri Rohit M. Suvarna
Shri Damodar C. Kunder
Shri K. B. Poojary
Shri Suryakant J. Suvarna
Shri Anbalagan C. Harijan
Shri C. T. Salian

Mumbai,
Dated : 24th April, 2017