



PROFILE

NAME OF THE BANK	:	BHARAT CO-OPERATIVE BANK (MUMBAI) LIMITED
CENTRAL OFFICE ADDRESS	:	'Marutagiri', Samant Estate, Sonawala Road, Goregaon (East), Mumbai - 400 063.
DATE OF REGISTRATION	:	09.06.1977
DATE & NO. OF RBI LICENSE	:	ACD.MH.108-P dated 08.06.1978
JURISDICTION	:	Entire state of Maharashtra, Karnataka and Kerala and to the eight districts of Gujarat state i.e. Valsad, Surat, Vadodara, Narmada, Navsari, Bharuch, Anand and Ahmedabad.

(₹ in Crore)

ITEMS		31.03.2019
No. of Branches including Regd. Office & Central Office		105
Membership	Regular	178869
	Nominal	32021
Paid-up Share Capital		304.12
Total Reserves & Funds		915.28
Deposits	Savings	1626.35
	Current	759.48
	Fixed	9496.92
Advances	Secured	8565.54
	Unsecured	9.47
	Total % of Priority Sector	57.10%
	Total % of Weaker Section	6.46%
Borrowings		165.66
Investments		3861.14
Overdues Percentage (%)		4.36%
Audit Classification		'A'
Net Profit		97.16
Total Staff		1435
Working Capital		13749.03

SIGNIFICANT RATIOS

1. Deposits & Advances Per Employee		14.26
2. Net Profit Per Employee		0.07
3. Return on Average Assets	0.75%	
4. Capital Adequacy Ratio	13.32%	
5. Interest Income as Percentage to Working Capital	8.91%	
6. Non-interest income as Percentage to Working Capital	0.63%	
7. Operating Profit as Percentage to Working Capital	1.52%	