



BALANCE SHEET AS AT

Previous Year 31.03.2018 ₹	CAPITAL AND LIABILITIES	₹	Current Year 31.03.2019 ₹
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		
	ii) Subscribed Capital 30,41,19,422 shares (Previous year 25,95,19,084 shares) of ₹ 10/- each fully paid up; of which held by		
259,51,90,840.00	a) Individuals & others	304,11,94,220.00	
---	b) Co-operative Institutions	---	304,11,94,220.00
	II. RESERVE FUND AND OTHER RESERVES		
230,16,12,442.77	i) Statutory Reserve	254,05,53,958.77	
195,98,00,000.00	ii) Building Fund	195,98,00,000.00	
2,45,00,000.00	iii) Dividend Equalisation Fund	2,55,00,000.00	
187,72,87,746.78	iv) Bad & Doubtful Debts Reserve	253,23,89,423.38	
32,85,00,000.00	v) Contingent Provision against Standard Assets	34,78,00,000.00	
10,00,000.00	vi) Charity Fund	10,00,000.00	
82,08,00,000.00	vii) Special Reserve	91,58,00,000.00	
53,86,01,059.00	viii) Investment Fluctuation Reserve	64,51,01,059.00	
10,00,000.00	ix) Education Fund	10,00,000.00	
9,11,30,000.00	x) Deferred Tax Credit (Trans. effect)	9,11,30,000.00	
8,42,50,000.00	xi) Special Reserve for Restructured Assets	15,28,50,000.00	
1,00,00,000.00	xii) Net Open Foreign Currency Position Reserve	1,00,00,000.00	
2,00,00,000.00	xiii) Special Reserve u/s 36(1)(viii) of Income Tax Act 1961	2,00,00,000.00	
10,00,000.00	xiv) Members Welfare Fund	10,00,000.00	924,39,24,441.15
---	III. PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNTS		---
	IV. DEPOSITS AND OTHER ACCOUNTS		
8540,92,38,481.27	i) Fixed Deposits:		
	a) Individuals & others ₹ 8042,26,90,474.72		
	b) Other Societies ₹ 1454,65,31,915.00	9496,92,22,389.72	
1530,28,39,391.51	ii) Saving Bank Deposits:		
	a) Individuals & others ₹ 1540,76,57,074.74		
	b) Other Societies ₹ 85,58,51,827.43	1626,35,08,902.17	
631,11,69,063.14	iii) Current Deposits:		
	a) Individuals & others ₹ 646,81,23,898.39		
	b) Other Societies ₹ 7,34,18,378.84	654,15,42,277.23	
91,89,54,124.19	iv) Matured Deposits	105,32,87,861.38	11882,75,61,430.50
11859,68,73,148.66	Carried Forward		13111,26,80,091.65

31ST MARCH, 2019

Previous Year 31.03.2018 ₹	PROPERTY AND ASSETS	₹	Current Year 31.03.2019 ₹
	I. CASH		
75,02,76,798.16	i) Cash In hand (Including Foreign Currency Notes)	60,61,42,525.53	
538,68,72,019.76	ii) Balance with RBI in Current A/c	627,09,82,876.84	
3,97,992.32	iii) Balance with SBI in Current A/c	2,80,101.27	
12,722.80	iv) Balance with State Co-operative Banks	12,822.80	
90,50,021.02	v) Balance with District Central Co-operative Banks	46,64,368.02	688,20,82,694.46
	II. BALANCE WITH OTHER BANKS		
138,65,81,951.68	i) Current Deposits (Including ₹ 761.59 lacs with banks in Foreign Countries)	98,74,12,377.25	
257,11,50,850.02	ii) Fixed Deposits (Including ₹ 5289.35 lacs Pledged for securing funded/non funded facilities & Treasury operation)	703,63,13,626.50	802,37,26,003.75
274,72,97,957.65	III. MONEY AT CALL AND SHORT NOTICE		349,76,00,015.15
	IV. INVESTMENTS		
2906,54,93,292.44	i) In Central & State Government Securities Face Value - ₹ 2758.46 crore Market Value - ₹ 2781.88 crore (Includes value of Securities of ₹ 219.00 crore Pledged as collateral with CCIL towards Security Guarantee Fund for Treasury operations)	2807,49,40,508.68	
2,000.00	ii) Shares in Co-operative Institutions	2,000.00	
24,99,200.00	iii) Shares in NPCI	24,99,200.00	2807,74,41,708.68
---	V. INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND		---
	VI. ADVANCES		
2997,47,80,954.02	i) Short term Loans, Cash Credits, Overdrafts and Bills Discounted of which secured against	3258,71,98,258.63	
	a) Govt. and other approved securities ₹ 9,04,92,508.77		
	b) Other Tangible Securities ₹ 3248,00,00,980.50		
	c) Personal sureties with or without Collateral securities ₹ 1,67,04,769.36		
7189,44,15,759.87	Carried Forward	3258,71,98,258.63	4648,08,50,422.04


BALANCE SHEET AS AT

Previous Year 31.03.2018 ₹	CAPITAL AND LIABILITIES	₹	Current Year 31.03.2019 ₹
11859,68,73,148.66	Brought Forward		13111,26,80,091.65
	V. BORROWINGS		
100,00,00,000.00	Long Term (Subordinated) Deposit Series - I	100,00,00,000.00	
---	Long Term (Subordinated) Deposit Series - II	64,34,30,000.00	
4,90,98,934.50	Short Term Foreign Currency Borrowings - USD	1,31,74,027.50	165,66,04,027.50
97,98,79,284.96	VI. BILLS FOR COLLECTION (Being Bills Receivable as per Contra)		148,32,02,331.65
---	VII. BRANCH ADJUSTMENTS		---
156,43,84,117.82	VIII. OVERDUE INTEREST RESERVE (As per Contra)		246,22,60,881.07
36,11,30,272.18	IX. INTEREST PAYABLE		21,28,91,239.54
	X. OTHER LIABILITIES		
39,43,75,743.64	i) Pay Orders/Gift Cheques	37,99,32,565.79	
1,43,38,187.00	ii) Unclaimed Dividend	1,52,73,540.00	
23,98,247.49	iii) Suspense Account	28,78,275.49	
42,31,45,789.23	iv) Sundries	64,15,27,472.89	
4,43,34,612.23	v) Provision for Expenses	4,29,96,402.26	
167,33,74,445.00	vi) Provision for Taxation	173,08,04,740.00	
17,41,15,878.00	vii) Bonus/Ex-gratia to Staff	18,35,86,687.00	
78,79,74,362.00	viii) Contingent Provision against Dep. in Investment	52,72,44,876.00	
1,21,50,000.00	ix) General Reserve & Provision	1,21,50,000.00	353,63,94,559.43
108,93,58,031.01	XI. PROFIT AND LOSS ACCOUNT		
	Profit as per last Balance Sheet	108,93,58,031.01	
	Less : Appropriation of profit for the year 2017-2018		
	i) Statutory Reserve ₹ 23,50,00,000.00		
	ii) Dividend ₹ 34,47,37,302.00		
	iii) Education Fund of NCUI ₹ 93,37,893.00		
	iv) Special Reserve ₹ 9,50,00,000.00		
	v) Investment Fluctuation Reserve ₹ 10,65,00,000.00		
	vi) Bad & Doubtful Debts Reserve ₹ 29,87,00,000.00		
		108,92,75,195.00	
	Balance of Profit	82,836.01	
	Add : Net Profit for the year as per Profit & Loss Account	97,16,39,699.85	97,17,22,535.86
12716,69,31,053.72	Carried Forward		14143,57,55,666.70

31ST MARCH, 2019

Previous Year 31.03.2018 ₹	PROPERTY AND ASSETS	₹	Current Year 31.03.2019 ₹
7189,44,15,759.87	Brought Forward	3258,71,98,258.63	4648,08,50,422.04
	Of the Advances amount due from individuals ₹ 3258,71,98,258.63		
	Of the Advances amount overdue ₹ 255,48,64,282.79		
	Considered Bad and Doubtful of Recovery (Provision made as per RBI guidelines) ₹ 175,25,78,515.11		
659,90,15,601.67	ii) Medium Term Loans Of which secured against a) Govt. and other approved securities ₹ 6,28,20,154.17 b) Other Tangible securities ₹ 529,64,75,941.91 c) Personal sureties with or without collateral securities ₹ 7,80,60,837.23	543,73,56,933.31	
	Of the Advances amount due from individuals ₹ 543,73,56,933.31		
	Of the Advances amount overdue ₹ 50,07,26,940.46		
	Considered Bad and Doubtful of Recovery (Provision made as per RBI guidelines) ₹ 15,27,05,582.57		
4113,41,71,589.69	iii) Long Term Loans Of which secured against a) Govt. and other approved securities --- b) Other Tangible securities ₹ 4772,55,20,578.55	4772,55,20,578.55	8575,00,75,770.49
	Of the Advances amount due from individuals ₹ 4772,55,20,578.55		
	Of the Advances amount overdue ₹ 68,16,14,343.27		
	Considered Bad and Doubtful of Recovery (Provision made as per RBI guidelines) ₹ 237,39,28,942.27		
11962,76,02,951.23	Carried Forward		13223,09,26,192.53



BALANCE SHEET AS AT

Previous Year 31.03.2018 ₹	CAPITAL AND LIABILITIES	₹	Current Year 31.03.2019 ₹
12716,69,31,053.72	Brought Forward		14143,57,55,666.70
	XII. CONTINGENT LIABILITIES		
	Bank's liabilities for :		
	i) Guarantees given on behalf of constituents (Previous year ₹ 509,85,45,574.55)	₹ 454,79,17,401.83	
	ii) Letters of Credit etc. (Previous year ₹ 65,97,90,078.87) (Fully Secured by Fixed Deposits, Government Securities and other Tangible Securities)	₹ 69,78,62,605.28	
	iii) Forward Sale/Purchase (Previous year ₹ 107,68,46,550.32)	₹ 225,60,90,692.64	
	iv) In respect of amount transferred to Depositor Education and Awareness Fund (Previous year ₹ 15,82,20,315.72)	₹ 17,49,81,719.19	
	v) Securities Deliverable under Treps (Previous year NIL)	₹ 349,30,13,300.00	
12716,69,31,053.72	Carried Forward		14143,57,55,666.70

31ST MARCH, 2019

Previous Year 31.03.2018 ₹	PROPERTY AND ASSETS	₹	Current Year 31.03.2019 ₹
11962,76,02,951.23	Brought Forward		13223,09,26,192.53
	VII. INTEREST RECEIVABLE		
59,44,09,026.47	i) Interest Receivable on Investments	73,63,87,465.43	
27,83,71,817.10	ii) Interest Receivable on Loans and Advances	28,48,77,397.06	102,12,64,862.49
	VIII. INTEREST RECEIVABLE ON N. P. A. (As per contra)		246,22,60,881.07
156,43,84,117.82			
97,98,79,284.96	IX. BILLS RECEIVABLE (Being Bills for collection as per Contra)		148,32,02,331.65
---	X. BRANCH ADJUSTMENTS		---
	XI. PREMISES		
139,76,28,372.00	Opening Balance at cost	209,19,80,955.00	
	Add : Additions during the year	12,51,27,530.20	
	Less : Sold during the year	---	
		221,71,08,485.20	
	Less : Accumulated depreciation upto 31.03.2018	₹ 69,43,52,583.00	
	Depreciation for current year	₹ 9,43,72,222.20	
	Depreciation on sales	---	
		78,87,24,805.20	142,83,83,680.00
	XII. CAPITAL WORK IN PROGRESS		9,63,81,680.00
20,40,21,930.00			
	XIII. VEHICLES		
40,17,481.00	Opening Balance at cost	1,88,39,636.50	
	Add : Additions during the year	1,48,562.00	
		1,89,88,198.50	
	Less : Sold during the year	1,17,565.00	
		1,88,70,633.50	
	Less : Accumulated depreciation upto 31.03.2018	₹ 1,48,22,155.50	
	Adjustment on Sales	₹ (1,17,563.00)	
	Depreciation for the year	₹ 16,35,987.00	25,30,054.00
12465,03,14,980.58	Carried Forward		13872,49,49,681.74

**BALANCE SHEET AS AT**

Previous Year 31.03.2018 ₹	CAPITAL AND LIABILITIES	₹	Current Year 31.03.2019 ₹
12716,69,31,053.72	Brought Forward		14143,57,55,666.70
12716,69,31,053.72	Total Rupees		14143,57,55,666.70

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 : 26th April, 2019

31ST MARCH, 2019

Previous Year 31.03.2018 ₹	PROPERTY AND ASSETS	₹	Current Year 31.03.2019 ₹
12465,03,14,980.58	Brought Forward		13872,49,49,681.74
31,10,67,860.12	XIV. FURNITURE & FIXTURES (INCLUDING COMPUTERS)		
	Balance as per last Balance Sheet (W.D.V.)	31,10,67,860.12	
	Add : Additions during the year	7,42,47,325.32	
		38,53,15,185.44	
	Less : Sales / Adjustment during the year	₹ 1,81,245.50	
	Less : Depreciation	₹ 10,12,47,055.15	28,38,86,884.79
1,99,24,057.49	XV. COMPUTER SOFTWARE		
	Opening Balance at cost	21,09,19,908.37	
	Add : Additions during the year	50,29,000.64	
		21,59,48,909.01	
	Less : Accumulated Amortisation upto 31.03.2018	₹ 19,09,95,850.88	
	Amortisation for the year	₹ 1,32,16,471.13	1,17,36,587.00
	XVI. OTHER ASSETS		
54,08,807.32	i) Stock of Stationery	50,16,720.86	
53,75,523.32	ii) Deposit with BEST, MTNL, MCGM etc	59,73,965.42	
1,57,321.00	iii) Stamps on hand	1,38,870.00	
8,94,48,623.60	iv) Security Deposit with Landlords	8,66,56,281.60	
79,95,560.50	v) Sundries Receivable	1,15,96,218.40	
1,25,36,624.14	vi) Prepaid Expenses	1,41,92,586.72	
23,96,31,000.00	vii) Deferred Tax Assets (Net)	36,27,02,000.00	
67,79,240.00	viii) Advance to Staff	67,55,030.00	
3,20,45,750.00	ix) Deposit with Clearing Corporation of India	3,47,57,315.00	
4,64,286.00	x) Stamps on Hand (Franking)	4,00,893.00	
97,11,668.54	xi) Other Receivables	20,85,313.27	
1,23,42,266.22	xii) Foreign Currency Position	5,35,63,247.38	
167,14,57,569.08	xiii) Advance Income Tax	167,14,30,279.44	
9,22,69,915.81	xiv) Miscellaneous Assets	15,99,13,792.08	241,51,82,513.17
12716,69,31,053.72	Total Rupees		14143,57,55,666.70

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 Vasudeva R. Kotian
Shri Bhaskar M. Salian
Shri K. N. Suvarna
Shri K. B. Poojary
Adv. Somnath B. Amin
Shri Suryakant J. Suvarna
Shri L. V. Amin
Shri Mohandas A. Poojary
Smt. Sharada S. Karkera
Shri Raja V. Salian

Shri Jyoti K. Suvarna
Shri Jaya A. Kotian
Shri Damodar C. Kunder
Shri U. Shivaji Poojary
Shri Gangadhar J. Poojary
Shri Narayan T. Poojari
Shri Purushotham S. Kotian
Shri Premnath P. Kotian
Shri Anbalagan C. Harijan
Shri M. N. Karkera