

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		31.03.2022
No. of Branches including Regd. Office & Central Office		105
Membership	Regular	181256
	Nominal	35772
Paid-up Share Capital		255.40
Total Reserves & Funds		959.59
Deposits	Savings	2058.50
	Current	950.11
	Fixed	8351.50
Advances	Secured	6888.43
	Unsecured	11.31
	Total % of Priority Sector	58.56%
	Total % of Weaker Section	5.74%
Borrowings		286.73
Investments		4998.93
Overdues Percentage (%)		3.86%
Audit Classification		'A'
Net Profit		37.49
Total Staff		1394
Working Capital		13354.27

SIGNIFICANT RATIOS

1. Deposits & Advances Per Employee		13.10
2. Net Profit Per Employee		0.03
3. Return on Average Assets	0.28%	
4. Capital Adequacy Ratio	14.13%	
5. Interest Income as Percentage to Working Capital	7.24%	
6. Non-interest income as Percentage to Working Capital	0.66%	
7. Operating Profit as Percentage to Working Capital	0.94%	