

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 RBILICENSE	:	ACD.MH.108-P dated 08.06.1978
JURISDICTION	:	Maharashtra State, Karnataka State & Eight districts of Gujarat State i.e. Valsad, Surat, Vadodara, Narmada, Navsari, Bharuch, Anand & Ahmedabad.

(` in Crore)

ITEMS		31.03.2017
No. of Branches including Regd. Office & Central Office		103
Membership	Regular	166313
	Nominal	29212
Paid-up Share Capital		228.75
Total Reserves & Funds		889.89
Deposits	Savings	1504.75
	Current	591.82
	Fixed	8288.45
Advances	Secured	6724.19
	Unsecured	7.15
	Total % of Priority Sector	44.76%
	Total % of weaker Section	6.75%
Borrowings		7.30
Investments		3879.94
Overdues Percentage (%)		3.49%
Audit Classification		'A'
Profit for the year		119.08
Total Staff:		1378
Working Capital		11988.98

SIGNIFICANT RATIOS

1. Deposits & Advances Per Employee		12.42
2. Net Profit Per Employee		0.09
3. Return on Average Assets	1.04%	
4. Capital Adequacy Ratio	13.05%	
5. Interest Income as Percentage to Working Capital	8.95%	
6. Non-interest income as Percentage to Working Capital	1.40%	
7. Operating Profit as Percentage to Working Capital	1.73%	