

# BALANCE SHEET AS AT

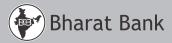
Previous Year 31.03.2016	CAPITAL AND LIABILITIES	、	Current Year 31.03.2017
500,00,00,000.00	I.CAPITAL i) Authorised Capital 50,00,00,000 shares (P.Y 50,00,000 shares) of 10/- each		500,00,00,000.00
181,66,46,640.00 	<ul> <li>ii) Subscribed Capital</li> <li>22,87,53,977 shares (Previous year 18,16,64,664 shares)</li> <li>of 10/- each fully paid up; of which held by</li> <li>a) Individuals &amp; others</li> <li>b) Co-operative Institutions</li> </ul>	228,75,39,770.00 	228,75,39,770.00
169,38,00,122.27 196,98,00,000.00 2,25,00,000.00 78,03,87,746.78 25,05,00,000.00 10,00,000.00 58,08,00,000.00 15,19,19,032.00 68,82,48,756.00 10,00,000.00 9,11,30,000.00 2,00,00,000.00 2,51,00,000.00 2,00,00,000.00 99,16,51,110.00 10,00,000.00	<ul> <li>II. RESERVE FUND AND OTHER RESERVES <ul> <li>i) Statutory Reserve</li> <li>ii) Building Fund</li> </ul> </li> <li>iii) Dividend Equalisation Fund</li> <li>iv) Bad &amp; Doubtful Debts Reserve</li> <li>v) Contingent Provision against Standard Assets</li> <li>vi) Charity Fund</li> <li>vii) Special Reserve</li> <li>viii) Contingent Provision against Dep. in Investment</li> <li>ix) Investment Fluctuation Reserve</li> <li>x) Education Fund</li> <li>xi) Deferred Tax Credit (Trans. effect)</li> <li>xii) General Reserve Fund</li> <li>xiii) Special Reserve for Restructured Assets</li> <li>xiv) Net Open Foreign Currency Position Reserve</li> <li>xv) Special Reserve u/s 36(1)(viii) of Income Tax Act 1961</li> <li>xvi) Revaluation Reserve</li> <li>xvii) Members Welfare Fund</li> </ul>	199,77,28,460.27 218,98,00,000.00 2,35,00,000.00 112,03,87,746.78 27,55,00,000.00 70,08,00,000.00 55,00,97,475.00 59,41,48,756.00 10,00,000.00 9,11,30,000.00 1,90,00,000.00 1,00,00,000.00 1,00,000.00 135,77,36,509.00 10,00,000.00	899,00,78,947.05
	III. PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNTS		
7470,28,31,232.39	IV. DEPOSITS AND OTHER ACCOUNTSi)Fixed Deposits: a) Individuals7255,07,80,802.36 1033,37,22,222.00b) Other Societies1033,37,22,222.00	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



# 31<sup>ST</sup> 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	<ul> <li>II. BALANCE WITH OTHER BANKS         <ol> <li>Current Deposits (Including ` 284.11 lacs with banks in Foreign Countries)</li> </ol> </li> </ul>	79,91,90,584.05	
135,64,83,215.70	<ul> <li>Fixed Deposits (Including ` 1524.34 lacs Pledged for securing funded/non funded facilities &amp; Treasury operation)</li> </ul>	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 2,000.00 24,99,200.00	<ul> <li>INVESTMENTS</li> <li>i) In Central &amp; State Government Securities <ul> <li>(Includes value of Securities of 223.00 crores/-Pledged as collateral with CCIL towards</li> <li>Security Guarantee Fund for Treasury operations)</li> </ul> </li> <li>ii) Shares in Co-operative Institutions <ul> <li>iii) Shares in NPCI</li> </ul> </li> </ul>	2704,82,33,529.69 2,000.00 24,99,200.00	2705,07,34,729.69
	V. INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND		-
2329,61,78,347.42	<ul> <li>i) Short term Loans, Cash Credits, Overdrafts and Bills Discounted Of which secured against <ul> <li>a) Govt. and other approved securities</li> <li>b) Other Tangible Securities</li> <li>c) Personal sureties with or without Collateral securities</li> <li>84,05,437.10</li> </ul> </li> </ul>	2507,09,95,993.88	
6193,82,53,493.22	Carried Forward	2507,09,95,993.88	4606,12,88,881.62





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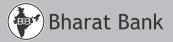
Previous Year 31.03.2016	CAPITAL AND LIABILITIES		Current Year 31.03.2017
10029,26,03,570.92	Brought Forward		11512,78,01,823.2
	V. BORROWINGS		
19,87,65,000.00	Foreign Currency Borrowings - USD	7,30,18,506.00	7,30,18,506.0
57,67,19,572.61	VI. BILLS FOR COLLECTION (Being Bills Receivable as per Contra)		75,02,33,043.1
	VII BRANCH ADJUSTMENTS		
39,04,30,154.54	VIII. OVERDUE INTEREST RESERVE (As per Contra)		97,81,47,447.7
78,87,62,982.88	IX. INTEREST PAYABLE		83,02,88,852.4
	X. OTHER LIABILITIES		
31,98,45,755.34	i) Pay Orders/Gift Cheques	47,11,91,831.31	
1,29,63,833.00	ii) Unclaimed Dividend	1,38,82,950.00	
14,24,915.03	iii) Suspense Account	18,19,909.49	
15,31,47,509.85	iv) Sundries	20,04,99,462.02	
3,40,17,372.66	v) Provision for Expenses	4,24,38,900.73	
168,74,55,098.00	vi) Provision for Taxation	177,21,69,807.00	
12,80,95,424.00	vii) Bonus/Ex-gratia to Staff	16,58,10,744.00	266,78,13,604.
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	119,09,01,437.8
10575,91,56,299.09	Carried Forward		12161,82,04,714.9



# 31<sup>ST</sup> MARCH, 2017

Previous Year 31.03.2016	PROPERTY AND ASSETS	5		Current Yea 31.03.2017
6193,82,53,493.22		Brought Forward	2507,09,95,993.88	4606,12,88,881.0
	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	81,24,98,000.00		
	(Provision made as per RBI guidelines)			
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	92,18,64,000.00		
	(Provision made as per RBI guidelines	)		
3049,17,69,943.91	iii) Long Term Loans		3587,95,81,838.36	6731,33,77,346.
	Of which secured against			
	<ul> <li>Govt. and other approved securities</li> </ul>			
	b) Other Tangible securities	\$3587,95,81,838.36		
		3007,90,01,030.30		
	Of the Advances amount			
	due from individuals	\$ 3587,95,81,838.36		
	Of the Advances amount overdue	22 17 15 761 10		
		32,17,45,764.49		
	Considered Bad and Doubtful of Recovery	69,06,53,000.00		
	(Provision made as per RBI guidelines			
		,		
9897,88,44,418.44		Carried Forward		11337,46,66,228.
/0//,00,44,410.44				11557,40,00,220.





# BALANCE SHEET AS AT

Previous Year 31.03.2016	CAPITAL AND LIABILITIES	Current Year 31.03.2017
10575,91,56,299.09	Brought Forward	12161,82,04,714.9
	<ul> <li>XII. CONTINGENT LIABILITIES Bank's liabilities for :</li> <li>i) Guarantees given on behalf of constituents 438,64,61,979.32 (Previous year ` 390,13,21,604.84)</li> </ul>	
	<ul> <li>ii) Letters of Credit etc. 48,08,12,875.45</li> <li>(Previous year ` 68,14,93,429.28)</li> <li>(Fully Secured by Fixed Deposits, Government Securities and other Tangible Securities)</li> </ul>	
	iii) Forward Sale/Purchase 53,09,55,207.70 (Previous year 7,23,18,903.31)	
	<ul> <li>iv) In respect of amount transferred to Depositor Education and Awareness Fund 13,75,10,926.90 (Previous year ` 11,69,87,993.80)</li> </ul>	
10575,91,56,299.09	Carried Forward	12161,82,04,714.9

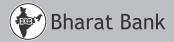


# 31<sup>ST</sup> MARCH, 2017

Previous Year 31.03.2016	PROPERTY AND ASSETS		、	Current Year 31.03.2017
9897,88,44,418.44	VII. INTEREST RECEIVABLE	Brought Forward		11337,46,66,228.53
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 Adv	ances	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)	Α.		97,81,47,447.72
57,67,19,572.61	IX. BILLS RECEIVABLE (Being Bills for collection as per Cont	ra)		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	
	Less : Sold during the year		352,60,29,369.51	
			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	
	Less : Sold during the year		2,08,54,901.50 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 : 24<sup>th</sup> April, 2017



#### 31<sup>ST</sup> 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.)         Add: Additions during the year         Less : Sales / Adjustment         during the year         2,36,765.00	33,37,99,679.30 14,06,39,493.41 47,44,39,172.71	
	Less : Depreciation 10,96,21,124.64	10,98,57,889.64	36,45,81,283.07
5,70,23,146.00	XV. COMPUTER SOFTWARE Opening Balance at cost Add : Additions during the year Less : Accumulated Amortisation upto 31.03.2016 12,22,20,049.88	17,92,43,195.88 1,59,78,495.00 19,52,21,690.88	
	Amortisation for the year 5,33,84,839.00	17,56,04,888.88	1,96,16,802.00
51,44,786.49 48,62,094.17 2,04,817.00 8,30,29,331.60 1,19,21,729.50 87,74,906.54 16,94,68,000.00 57,05,880.00 3,23,15,750.00 57,513.86 6,09,846.00 38,79,471.71 1,06,33,117.48 171,90,28,722.71	<ul> <li>I) Stock of Stationery</li> <li>II) Deposit with BEST, MTNL, MCGM etc</li> <li>III) Stamps on hand</li> <li>IV) Security Deposit with Landlords</li> <li>V) Sundries Receivable</li> <li>VI) Prepaid Expenses</li> <li>VII) Deferred Tax Assets (Net)</li> <li>VIII) Advance to Staff</li> <li>IX) Deposit with Clearing Corporation of India</li> <li>X) Service Tax and Education Cess Input Credit</li> <li>XI) Stamps on Hand (Franking)</li> <li>XII) Other Receivables</li> <li>XIII) Foreign Currency Position</li> <li>XIV) Advance Income Tax</li> </ul>	51,61,583.53 54,05,477.22 1,53,562.00 8,43,69,607.60 1,23,74,314.56 82,66,678.96 20,21,58,000.00 63,76,540.00 3,19,64,500.00 17,52,842.35 5,40,686.00 33,54,383.80 7,49,44,881.25 187,02,83,885.07 5,510,62,60	224 10 50 005 02
51,34,558.07 10575,91,56,299.09	XV) Miscellaneous Assets Total Rupees	5,39,51,862.69	236,10,58,805.03 12161,82,04,714.93
10373,71,30,277.07	Total Rupees		12101,02,04,714.93

#### 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 : 24<sup>th</sup> April, 2017