

**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		31.03.2018
No. of Branches including Regd. Office & Central Office		105
Membership	Regular	173985
	Nominal	30539
Paid-up Share Capital		259.52
Total Reserves & Funds		796.84
Deposits	Savings	1530.28
	Current	723.01
	Fixed	8540.93
Advances	Secured	7762.20
	Unsecured	8.60
	Total % of Priority Sector	46.21%
	Total % of Weaker Section	6.89%
Borrowings		104.91
Investments		3438.64
Overdues Percentage (%)		3.84%
Audit Classification		<b>'A'</b>
Net Distributable Profit		108.93
Net Profit		93.38
Total Staff		1406
Working Capital		12462.27

**SIGNIFICANT RATIOS**

1. Deposits & Advances Per Employee		13.20
2. Net Profit Per Employee		0.07
3. Return on Average Assets	0.78%	
4. Capital Adequacy Ratio	13.00%	
5. Interest Income as Percentage to Working Capital	9.04%	
6. Non-interest income as Percentage to Working Capital	0.83%	
7. Operating Profit as Percentage to Working Capital	1.61%	