



## 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		31.03.2020
No. of Branches including Regd. Office & Central Office		105
Membership	Regular	181119
	Nominal	33611
Paid-up Share Capital		299.06
Total Reserves & Funds		944.75
Deposits	Savings	1657.23
	Current	763.31
	Fixed	9108.74
Advances	Secured	7842.77
	Unsecured	10.63
	Total % of Priority Sector	51.96%
	Total % of Weaker Section	7.28%
Borrowings		204.53
Investments		4286.86
Overdues Percentage (%)		4.24%
Audit Classification		'A'
Net Profit		58.87
Total Staff		1434
Working Capital		13298.61

## SIGNIFICANT RATIOS

1. Deposits & Advances Per Employee		13.52
2. Net Profit Per Employee		0.04
3. Return on Average Assets	0.43%	
4. Capital Adequacy Ratio	13.81%	
5. Interest Income as Percentage to Working Capital	8.35%	
6. Non-interest income as Percentage to Working Capital	0.75%	
7. Operating Profit as Percentage to Working Capital	1.21%	