



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		31.03.2021
No. of Branches including Regd. Office & Central Office		105
Membership	Regular	181524
	Nominal	34536
Paid-up Share Capital		277.67
Total Reserves & Funds		875.10
Deposits	Savings	1868.36
	Current	830.19
	Fixed	8978.17
Advances	Secured	7260.54
	Unsecured	8.35
	Total % of Priority Sector	46.70%
	Total % of Weaker Section	5.24%
Borrowings		219.15
Investments		4851.68
Overdues Percentage (%)		3.79%
Audit Classification		'A'
Net Profit		32.80
Total Staff		1402
Working Capital		13330.81

SIGNIFICANT RATIOS

1. Deposits & Advances Per Employee		13.51
2. Net Profit Per Employee		0.02
3. Return on Average Assets	0.25%	
4. Capital Adequacy Ratio	13.35%	
5. Interest Income as Percentage to Working Capital	7.64%	
6. Non-interest income as Percentage to Working Capital	0.69%	
7. Operating Profit as Percentage to Working Capital	0.92%	