



## 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		31.03.2023
No. of Branches including Regd. Office & Central Office	105	
Membership	Regular	180527
	Nominal	36826
Paid-up Share Capital		235.65
Total Reserves & Funds		1349.15
Deposits	Savings	2169.81
	Current	908.81
	Fixed	8198.09
Advances	Secured	6998.96
	Unsecured	15.82
	Total % of Priority Sector	61.08%
	Total % of Weaker Section	7.01%
Borrowings		328.33
Investments		5048.01
Overdues Percentage (%)	4.21%	
Audit Classification	'A'	
Net Profit / Loss above the line		(149.39)
Net Profit / Loss below the line		50.59
Total Staff	1401	
Working Capital		13883.29

**Note :** As per the regulatory guidelines the Bank is required to make provision of ₹ 300.00 Crore towards Security Receipts (SRs) pertaining to the assets assigned to ARCs. Thus for the financial year 2022-23, the Net Loss (above the line) amounts to ₹ 149.39 Crore. Further, as approved at the Annual General Meeting held on 9<sup>th</sup> September, 2022 and subsequent permission received from the Reserve Bank of India, the Building Fund and Special Reserve for Security Receipts (SRs) were transferred to Profit and Loss Account and Net Profit (below the line) amounts to ₹ 50.59 Crore.

## SIGNIFICANT RATIOS

1. Deposits & Advances Per Employee		13.06
*2. Net Profit Per Employee		-
*3. Return on Average Assets		-
4. Capital Adequacy Ratio	12.63%	
5. Interest Income as Percentage to Working Capital	7.04%	
6. Non-interest income as Percentage to Working Capital	0.63%	
7. Operating Profit as Percentage to Working Capital	1.23%	
* On account of additional provisioning bank has incurred a loss, the ratios being negative the same are not reported.		