



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		31.03.2024
No. of Branches including Regd. Office & Central Office	106	
Membership	Regular	179750
	Nominal	18522
Paid-up Share Capital		203.44
Total Reserves & Funds		1492.63
Deposits	Savings	2310.38
	Current	1037.92
	Fixed	8234.15
Advances	Secured	7228.86
	Unsecured	15.50
	Total % of Priority Sector	63.42%
	Total % of Weaker Section	8.93%
Borrowings		378.33
Investments		4994.48
Overdues Percentage (%)	4.41%	
Audit Classification	'A'	
Net Profit / Loss above the line		11.78
Net Profit / Loss below the line		20.64
Total Staff	1366	
Working Capital		14242.75

Note :- Bank has drawn from the Bad & Doubtful Debts Reserve ₹ 8.86 Crore and credited the same to below the line in the Profit & Loss account, with prior approval from the Reserve Bank of India.

SIGNIFICANT RATIOS

1. Deposits & Advances Per Employee	13.78
2. Net Profit Per Employee	0.01
3. Return on Average Assets	0.09
4. Capital Adequacy Ratio	13.70%
5. Interest Income as Percentage to Working Capital	7.14%
6. Non-interest income as Percentage to Working Capital	0.55%
7. Operating Profit as Percentage to Working Capital	1.02%