



PROFILE

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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		31.03.2025
No. of Branches including Regd. Office & Central Office	106	
Membership	Regular	178926
	Nominal	7952
Paid-up Share Capital		187.70
Total Reserves & Funds		1541.95
Deposits	Savings	2201.19
	Current	1030.22
	Fixed	7764.28
Advances	Secured	7481.38
	Unsecured	14.96
	Total % of Priority Sector	65.01%
	Total % of Weaker Section	9.09%
Borrowings		524.49
Investments		4625.37
Overdues Percentage (%)	4.11%	
Audit Classification	'A'	
Net Profit		36.05
Total Staff	1438	
Working Capital		13995.82

SIGNIFICANT RATIOS

1. Deposits & Advances Per Employee		12.86
2. Net Profit Per Employee		0.03
3. Return on Average Assets	0.26%	
4. Capital Adequacy Ratio	14.14%	
5. Interest Income as Percentage to Working Capital	7.21%	
6. Non-interest income as Percentage to Working Capital	0.61%	
7. Operating Profit as Percentage to Working Capital	1.16%	