

PROFILE



PROFILE

NAME OF THE BANK : THE 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 : Maharashtra State, Karnataka State & Eight districts of Gujarat State i.e. Valsad, Surat, Vadodara, Narmada, Navsari, Bharuch, Anand & Ahmedabad.

(₹ in Crore)

ITEMS		31.03.2016
No. of Branches including Regd. Office & Central Office		89
Membership	Ordinary	161235
	Nominal	28284
Paid-up Share Capital		181.66
Total Reserves & Funds		720.77
Deposits	Savings	1124.82
	Current	522.61
	Fixed	7470.28
Advances	Secured	6026.39
	Unsecured	7.29
	Total % of Priority Sector	58.18%
	Total % of weaker Section	8.07%
Borrowings		19.88
Investments		3307.30
Overdues Percentage (%)		1.61%
Audit Classification		'A'
Profit for the year		117.48
Total Staff:		1259
Working Capital		10479.20

SIGNIFICANT RATIOS

1. Deposits & Advances Per Employee 12.03
2. Net Profit Per Employee 0.09
3. Return on Average Assets 1.23%
4. Capital Adequacy Ratio 13.18%
5. Interest Income as Percentage to Working Capital 9.58%
6. Non-interest income as Percentage to Working Capital 0.78%
7. Operating Profit as Percentage to Working Capital 1.86%