

## PROFILE



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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%