



BALANCE SHEET AS AT

Previous Year 31.03.2015 ₹	CAPITAL AND LIABILITIES	₹	Current Year 31.03.2016 ₹
200,00,00,000.00	I. CAPITAL		500,00,00,000.00
	i) Authorised Capital 50,00,00,000 shares (P.Y 20,00,00,000 shares) of ₹ 10/- each		
124,70,43,400.00	ii) Subscribed Capital 18,16,64,664 shares (Previous year 12,47,04,340 shares) of ₹ 10/- each fully paid up; of which held by	181,66,46,640.00	181,66,46,640.00
---	a) Individuals & others	----	
	b) Co-operative Institutions		
	II. RESERVE FUND AND OTHER RESERVES		
140,80,68,112.19	i) Statutory Reserve	169,38,00,122.27	
156,98,00,000.00	ii) Building Fund	196,98,00,000.00	
2,15,00,000.00	iii) Dividend Equalisation Fund	2,25,00,000.00	
68,08,84,603.37	iv) Bad & Doubtful Debts Reserve	78,03,87,746.78	
21,50,00,000.00	v) Contingent Provision against Standard Assets	25,05,00,000.00	
10,00,000.00	vi) Charity Fund	10,00,000.00	
46,81,00,000.00	vii) Special Reserve	58,08,00,000.00	
11,95,61,729.94	viii) Contingent Provision against Dep. in Investment	15,19,19,032.00	
57,06,06,058.00	ix) Investment Fluctuation Reserve	68,82,48,756.00	
10,00,000.00	x) Education Fund	10,00,000.00	
9,11,30,000.00	xi) Deferred Tax Credit (Trans. effect)	9,11,30,000.00	
1,00,00,000.00	xii) General Reserve Fund	2,00,00,000.00	
1,95,00,000.00	xiii) Special Reserve for Restructured Assets	2,51,00,000.00	
75,00,000.00	xiv) Net Open Foreign Currency Position Reserve	1,00,00,000.00	
2,00,00,000.00	xv) Special Reserve u/s 36(1)(viii)	2,00,00,000.00	
52,54,12,812.00	xvi) Revaluation Reserve	99,16,51,110.00	
---	xvii) Members Welfare Fund	10,00,000.00	729,88,36,767.05
---	III. PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNTS		---
	IV. DEPOSITS AND OTHER ACCOUNTS		
6275,50,90,846.11	i) Fixed Deposits:		
	a) Individuals ₹ 6583,48,08,615.42		
	b) Other Societies ₹ 886,80,22,616.97	7470,28,31,232.39	
971,91,54,925.88	ii) Saving Bank Deposits:		
	a) Individuals ₹ 1066,12,37,931.51		
	b) Other Societies ₹ 58,69,28,329.88	1124,81,66,261.39	
402,75,84,146.59	iii) Current Deposits:		
	a) Individuals ₹ 470,61,27,790.49		
	b) Other Societies ₹ 5,28,59,141.52	475,89,86,932.01	
107,72,32,664.39	iv) Matured Deposits	46,71,35,738.08	9117,71,20,163.87
8455,51,69,298.47	Carried Forward		10029,26,03,570.92

31ST MARCH, 2016

Previous Year 31.03.2015 ₹	PROPERTY AND ASSETS	₹	Current Year 31.03.2016 ₹
434,77,71,290.81	I. CASH In hand and with Reserve Bank of India, State Bank of India, Maharashtra State Co-op. Bank Ltd., Mumbai District Central Co-op. Bank Ltd., South Canara District Central Co-operative Bank Ltd. (Including Foreign Currency Notes of ₹ Nil)		504,03,18,734.30
26,49,35,467.26	II. BALANCE WITH OTHER BANKS		
	i) Current Deposits (Including ₹ 995.28 lacs with banks in Foreign Countries)	52,87,20,147.94	
314,93,29,101.82	ii) Fixed Deposits (Including ₹ 1323.58 lacs Pledged for securing funded/non funded facilities & Treasury operation)	135,64,83,215.70	188,52,03,363.64
49,94,76,713.45	III. MONEY AT CALL AND SHORT NOTICE		299,76,19,424.79
2326,69,55,844.17	IV. INVESTMENTS		
	i) In Central & State Government Securities (Includes value of Securities of ₹ 222.00 crores/- Pledged as collateral with CCIL towards Security Guarantee Fund for Treasury operations)	2871,64,32,423.07	
2,000.00	ii) Shares in Co-operative Institutions	2,000.00	
---	iii) Shares in NPCI	24,99,200.00	2871,89,33,623.07
	V. INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND		---
2050,09,50,679.10	VI. ADVANCES		
	i) Short term Loans, Cash Credits, Overdrafts and Bills Discounted Of which secured against	2329,61,78,347.42	
	a) Govt. and other approved securities ₹ 6,06,44,839.79		
	b) Other Tangible Securities ₹ 2322,84,14,254.75		
	c) Personal sureties with or without Collateral securities ₹ 71,19,252.88		
5202,94,21,096.61	Carried Forward	2329,61,78,347.42	3864,20,75,145.80



BALANCE SHEET AS AT

Previous Year 31.03.2015 ₹	CAPITAL AND LIABILITIES	₹	Current Year 31.03.2016 ₹
8455,51,69,298.47	Brought Forward		10029,26,03,570.92
	V. BORROWINGS		
14,66,00,000.00	Refinance from National Housing Bank	—	
18,78,60,000.00	Foreign Currency Borrowings - USD	19,87,65,000.00	19,87,65,000.00
42,19,44,710.31	VI. BILLS FOR COLLECTION (Being Bills Receivable as per Contra)		57,67,19,572.61
---	VII. BRANCH ADJUSTMENTS		—
27,92,52,671.90	VIII. OVERDUE INTEREST RESERVE (As per Contra)		39,04,30,154.54
42,66,16,245.93	IX. INTEREST PAYABLE		78,87,62,982.88
	X. OTHER LIABILITIES		
40,53,43,104.46	i) Pay Orders/Gift Cheques	31,98,45,755.34	
1,19,45,364.00	ii) Unclaimed Dividend	12,96,38,33.00	
13,24,297.03	iii) Suspense Account	14,24,915.03	
15,41,22,340.04	iv) Sundries	15,31,47,509.85	
3,00,34,408.39	v) Provision for Expenses	3,40,17,372.66	
149,18,54,740.00	vi) Provision for Taxation	168,74,55,098.00	
11,06,24,697.00	vii) Bonus/Ex-gratia to Staff	12,80,95,424.00	233,69,49,907.88
112,66,95,439.56	XI. PROFIT AND LOSS ACCOUNT		
	Profit as per last Balance Sheet	112,66,95,439.56	
	Less : Appropriation		
	i) Statutory Reserve ₹ 28,25,00,000.00		
	ii) Dividend ₹ 15,66,34,772.00		
	iii) Education Fund of NCUI ₹ 1,12,67,000.00		
	iv) Building Fund ₹ 40,00,00,000.00		
	v) Special Reserve ₹ 11,27,00,000.00		
	vi) Investment Fluctuation Reserve ₹ 15,00,00,000.00		
	vii) General Reserve ₹ 1,00,00,000.00		
	viii) Member Welfare Fund ₹ 10,00,000.00		
	vix) Net Open Foreign Currency Position Reserve ₹ 25,00,000.00	112,66,01,772.00	
	Balance of Profit	93,667.56	
	Add : Net Profit for the year as per Profit & Loss Account	117,48,31,442.70	117,49,25,110.26
8934,93,87,317.09	Carried Forward		10575,91,56,299.09

31ST MARCH, 2016

Previous Year 31.03.2015 ₹	PROPERTY AND ASSETS	₹	Current Year 31.03.2016 ₹
5202,94,21,096.61	Brought Forward	2329,61,78,347.42	3864,20,75,145.80
	Of the Advances amount due from individuals ₹ 2329,61,78,347.42		
	Of the Advances amount overdue ₹ 60,12,14,468.42		
	Considered Bad and Doubtful of Recovery ₹ 25,48,71,000.00 (Provision made as per RBI guidelines)		
537,68,42,149.52	ii) Medium Term Loans Of which secured against	654,88,20,981.31	
	a) Govt. and other approved securities ₹ 349,22,390.82		
	b) Other Tangible securities ₹ 644,81,59,184.32		
	c) Personal sureties with or without collateral securities ₹ 657,39,406.17		
	Of the Advances amount due from individuals ₹ 654,88,20,981.31		
	Of the Advances amount overdue ₹ 16,79,38,165.64		
	Considered Bad and Doubtful of Recovery ₹ 901,79,000.00 (Provision made as per RBI guidelines)		
2665,28,18,354.47	iii) Long Term Loans Of which secured against	3049,17,69,943.91	6033,67,69,272.64
	a) Govt. and other approved securities --		
	b) Other Tangible securities ₹ 3049,17,69,943.91		
	Of the Advances amount due from individuals ₹ 3049,17,69,943.91		
	Of the Advances amount overdue ₹ 20,32,95,515.93		
	Considered Bad and Doubtful of Recovery ₹ 31,92,92,000.00 (Provision made as per RBI guidelines)		
8405,90,81,600.60	Carried Forward		9897,88,44,418.44

BALANCE SHEET AS AT

Previous Year 31.03.2015 ₹	CAPITAL AND LIABILITIES	₹	Current Year 31.03.2016 ₹
8934,93,87,317.09	Brought Forward		10575,91,56,299.09
	XII. CONTINGENT LIABILITIES		
	Bank's liabilities for :		
	i) Guarantees given on behalf of constituents	₹ 390,13,21,604.84	
	(Previous year ₹ 271,61,32,255.82)		
	ii) Letters of Credit etc.	₹ 68,14,93,429.28	
	(Previous year ₹ 43,91,03,896.00)		
	(Fully Secured by Fixed Deposits, Government Securities and other Tangible Securities)		
	iii) Forward Sale/Purchase	₹ 7,23,18,903.31	
	(Previous year ₹ 51,48,17,416.76)		
	iii) In respect of amount transferred to Depositor Education and Awareness Fund	₹ 11,69,87,993.80	
	(Previous year ₹ 10,14,51,000.00)		
8934,93,87,317.09	Carried Forward		10575,91,56,299.09

31ST MARCH, 2016

Previous Year 31.03.2015 ₹	PROPERTY AND ASSETS	₹	Current Year 31.03.2016 ₹
8405,90,81,600.60	Brought Forward		9897,88,44,418.44
58,25,59,908.98	VII. INTEREST RECEIVABLE		
36,34,75,556.31	i) Interest Receivable on Investments	55,65,50,630.73	
	ii) Interest Receivable on Loans and Advances	34,59,96,708.70	
			90,25,47,339.43
27,92,52,671.90	VIII. INTEREST RECEIVABLE ON N. P. A.		
	(As per contra)		39,04,30,154.54
42,19,44,710.31	IX. BILLS RECEIVABLE		
	(Being Bills for collection as per Contra)		57,67,19,572.61
-	X. BRANCH ADJUSTMENTS		---
153,76,56,017.00	XI. PREMISES		
	Opening Balance at cost	196,73,47,130.87	
	Add : Additions during the year	89,46,83,179.64	
		286,20,30,310.51	
	Less : Sold during the year	-	
		286,20,30,310.51	
	Less : Accumulated depreciation upto 31.03.2015	₹ 42,96,91,113.87	
	Adjustment on Sales	-	
	Depreciation for the year	₹ 10,94,94,387.00	
		53,91,85,500.87	232,28,44,809.64
-	XII. CAPITAL WORK IN PROGRESS		13,09,12,337.00
69,41,114.00	XIII. VEHICLES		
	Opening Balance at cost	1,56,92,782.50	
	Add : Additions during the year	11,93,094.00	
		1,68,85,876.50	
	Less : Sold during the year	-	
		1,68,85,876.50	
	Less : Accumulated depreciation upto 31.03.2015	₹ 87,51,668.50	
	Adjustment on Sales	₹ -	
	Depreciation for the year	₹ 28,69,891.00	
		1,16,21,559.50	52,64,317.00
8725,09,11,579.10	Carried Forward		10330,75,62,948.66



BALANCE SHEET AS AT

Previous Year 31.03.2015 ₹	CAPITAL AND LIABILITIES	₹	Current Year 31.03.2016 ₹
8934,93,87,317.09	Brought Forward		10575,91,56,299.09
8934,93,87,317.09	Total Rupees		10575,91,56,299.09

Notes forming part of Accounts and
Significant Accounting Policies - Schedule 1

For U. G. DEVI & COMPANY,
CHARTERED ACCOUNTANTS
FRN : 102427W

sd/-

(V. U. DEVI)
PARTNER
M. No. : 38973

MUMBAI
DATED : 30th April 2016

31ST MARCH, 2016

Previous Year 31.03.2015 ₹	PROPERTY AND ASSETS	₹	Current Year 31.03.2016 ₹
8725,09,11,579.10	Brought Forward		10330,75,62,948.66
22,91,65,768.18	XIV. FURNITURE & FIXTURES (INCLUDING COMPUTERS) Balance as per last Balance Sheet (W.D.V.) Add: Additions during the year	22,91,65,768.18 19,01,38,688.98 41,93,04,457.16	
	Less : Sales / Adjustment during the year ₹ 7,71,761.00 Less : Depreciation ₹ 8,47,33,016.86	8,55,04,777.86	33,37,99,679.30
9,71,88,834.00	XV. COMPUTER SOFTWARE Opening Balance at cost Add : Additions during the year	17,07,77,144.29 84,66,051.59 17,92,43,195.88	
	Less : Accumulated Amortisation upto 31.03.2015 ₹ 7,35,88,310.29 Amortisation for the year ₹ 4,86,31,739.59	12,22,20,049.88	5,70,23,146.00
52,09,996.37	XVI. OTHER ASSETS I) Stock of Stationery	51,44,786.49	
52,25,393.84	II) Deposit with BEST, MTNL, BMC etc	48,62,094.17	
1,90,236.00	III) Stamps on hand	2,04,817.00	
4,73,71,436.60	IV) Security Deposit with Landlords	8,30,29,331.60	
65,51,295.50	V) Sundries Receivable	1,19,21,729.50	
95,09,969.90	VI) Prepaid Expenses	87,74,906.54	
14,75,89,000.00	VII) Deferred Tax Assets (Net)	16,94,68,000.00	
55,24,740.00	VIII) Advance to Staff	57,05,880.00	
2,26,66,400.00	IX) Deposit with Clearing Corporation of India	3,23,15,750.00	
9,34,991.98	X) Service Tax and Education Cess Input Credit	57,513.86	
19,79,108.00	XI) Stamps on Hand (Franking)	6,09,846.00	
1,02,32,650.53	XII) Other Receivables	38,79,471.71	
34,23,923.97	XIII) Foreign Currency Position	1,06,33,117.48	
150,39,29,940.41	XIV) Advance Income Tax	171,90,28,722.71	
17,82,052.71	XV) Miscellaneous Assets	51,34,558.07	206,07,70,525.13
8934,93,87,317.09	Total Rupees		10575,91,56,299.09

For THE BHARAT CO-OPERATIVE BANK (MUMBAI) LIMITED

Sd/-
JAYA C. SUVARNA
Chairman

Sd/-
ROHINI J. SALIAN
Vice-Chairperson

Sd/-
C. R. MULKY
Managing Director & CEO

Directors

Shri M. B. Kuckian
Shri K. N. Suvarna
Shri Bhaskar M. Saliyan
Shri Rohit M. Suvarna
Shri R. D. Poojary
Shri Suryakant J. Suvarna
Shri Jyoti K. Suvarna

Shri Vasudeva R. Kotian
Shri J. A. Kotian
Shri S. B. Amin
Shri Harishchandra G. Mulki
Shri K. B. Poojary
Shri Ashok M. Kotian
Shri C. T. Saliyan

Smt. Pushpalatha N. Saliyan
Shri U. S. Poojary
Shri Chandrashekar S. Poojary
Shri Damodar C. Kunder
Shri Gangadhar J. Poojary
Shri Anbalagan C. Harijan

Mumbai,
Dated : 30th April 2016