

Previous Year 31.03.2015 ₹	EXPENDITURE	₹	Current Year 31.03.2016 ₹
616,72,93,451.13	Interest on Deposits & Borrowings	700,12,51,273.44	
88,74,12,111.50	Salaries and Allowances, Provident Fund Contribution, Gratuity and Bonus etc.	93,31,81,345.01	
17,41,500.00	Directors' and Local committee Members' Fees and Allowances	19,68,500.00	
23,16,86,843.09	Rent, Taxes, Insurance & Lighting	29,50,92,238.25	
10,59,798.36	Legal Charges and Expenses	20,57,369.00	
74,33,207.40	Postage, Telegram & Telephone charges	89,62,132.41	
1,60,53,059.90	Audit Fees (Statutory, Internal & Concurrent Auditors)	2,07,68,629.70	
18,14,62,484.10	Depreciation / Amortisation on Assets	21,85,29,307.45	
3,22,81,915.60	Repairs & Maintenance	4,08,56,989.61	
2,70,28,721.40	Printing, Stationery & Advertisement	3,68,02,579.48	
19,59,34,619.54	Other Expenditure	24,61,48,296.55	
3,72,01,117.52	Amortisation of Investment	4,40,22,946.00	
---	Depreciation on Shifting of Investments	5,80,08,917.00	
57,65,000.00	Premium on Govt Security on maturity	---	
31,29,832.00	Bad Debts Written-Off	7,04,96,856.59	
	Provisions :		
10,00,000.00	Prov. For Depreciation on Investments	15,19,19,032.00	
2,95,00,000.00	Dividend Equalisation Fund	10,00,000.00	
20,00,00,000.00	Contingent provision against Standard Assets	3,55,00,000.00	
1,85,00,000.00	Bad & Doubtful Debt Reserve	17,00,00,000.00	
	Provision for Restructured Assets	56,00,000.00	
		36,40,19,032.00	
170,94,96,031.87	Profit Before Tax	158,64,33,786.70	
58,28,75,703.00	Less : Provision for Tax	56,35,21,376.00	
112,66,20,328.87	Net Profit after Tax	102,29,12,410.70	
975,39,79,693.41	Total Rupees	1092,86,00,199.19	
112,66,20,328.87	Balance of Profit carried to Balance Sheet	117,48,31,442.70	
112,66,20,328.87	Total Rupees	117,48,31,442.70	

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

Previous Year 31.03.2015 ₹	INCOME	₹	Current Year 31.03.2016 ₹
655,83,20,167.27	Interest and Discount Interest earned on Loans and Advances	762,03,40,830.11	
207,41,40,734.06	Interest earned on Investments	242,25,09,651.61	1004,28,50,481.72
32,76,94,686.36	Commission, Exchange & Brokerage		40,31,05,095.67
2,02,10,869.00	Rent on Safe Deposit Lockers		2,97,98,729.00
31,92,58,618.67	Profit on Sale of Securities (Net)		13,28,73,645.90
	Other Receipts :		
6,55,405.50	Miscellaneous Receipts	13,70,280.72	
8,55,960.00	Profit on Sale of Assets	1,35,205.00	
22,84,82,337.75	Incidental and Processing charges	24,75,77,827.59	24,90,83,313.31
12,93,613.74	Bad debts earlier written off now recovered		3,92,077.00
31,29,832.00	Provision for Bad & Doubtful Debts Written back		7,04,96,856.59
21,99,37,469.06	Provisions and Contingencies written back		-
975,39,79,693.41	Total Rupees		1092,86,00,199.19
112,66,20,328.87	Balance of Profit brought forward		102,29,12,410.70
-	Transfer from Investment Fluctuation/Depreciation Reserve		15,19,19,032.00
112,66,20,328.87	Total Rupees		117,48,31,442.70

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 Vasudeva R. Kotian	Smt. Pushpalatha N. Salian
Shri K. N. Suvarna	Shri J. A. Kotian	Shri U. S. Poojary
Shri Bhaskar M. Salian	Shri S. B. Amin	Shri Chandrashekhar S. Poojary
Shri Rohit M. Suvarna	Shri Harishchandra G. Mulki	Shri Damodar C. Kunder
Shri R. D. Poojary	Shri K. B. Poojary	Shri Gangadhar J. Poojary
Shri Suryakant J. Suvarna	Shri Ashok M. Kotian	Shri Anbalagan C. Harijan
Shri Jyoti K. Suvarna	Shri C. T. Salian	

Mumbai,
Dated : 30th April 2016