



BALANCE SHEET AS AT

Previous Year 31.03.2025 ₹	CAPITAL AND LIABILITIES	₹	Current Year 31.03.2026 ₹
500,00,00,000	I. CAPITAL		500,00,00,000
	i) Authorised Capital 50,00,00,000 shares (Previous Year 50,00,00,000 shares) of ₹ 10/- each		
187,69,70,010	ii) Subscribed Capital 18,39,73,862 shares (Previous year 18,76,97,001 shares) of ₹ 10/- each fully paid up; of which held by	183,97,38,620	183,97,38,620
---	a) Individuals	---	
	b) Co-operative Institutions (Individuals include shares held by the Institutions other than Co-operative Institutions & State Government as per The Banking Regulation Act , 1949)		
	II. RESERVE FUND AND OTHER RESERVES		
328,31,85,095	i) Statutory Reserve	337,59,84,167	
322,80,03,323	ii) Bad & Doubtful Debts Reserve	327,99,94,720	
29,75,00,000	iii) Contingent Provision against Standard Assets	31,75,00,000	
10,00,000	iv) Charity Fund	10,00,000	
120,49,50,000	v) Special Reserve	124,09,95,200	
45,51,01,059	vi) Investment Fluctuation Reserve	45,51,01,059	
10,00,000	vii) Education Fund	10,00,000	
9,11,30,000	viii) Deferred Tax Credit (Trans. effect)	9,11,30,000	
30,00,00,000	ix) Special Reserve for Restructured Assets	29,20,00,000	
1,00,00,000	x) Net Open Foreign Currency Position Reserve	1,00,00,000	
2,00,00,000	xi) Special Reserve u/s 36(1)(viii) of Income Tax Act 1961	2,00,00,000	
1,33,85,841	xii) Bad & Doubtful Debts Reserve (ARC)	1,33,85,841	
10,00,000	xiii) Members Welfare Fund	10,00,000	
238,88,28,913	xiv) Revaluation Reserve	230,99,43,485	
392,27,31,787	xv) Bad & Doubtful Debts Reserve for Security Receipts(SR)	378,59,78,161	
20,16,58,165	xvi) General Reserve	28,05,43,593	1547,55,56,226
---	III. PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNTS		---
	IV. DEPOSITS AND OTHER ACCOUNTS		
7612,84,06,128	i) Fixed Deposits:		
	a) Individuals & others ₹ 7209,55,49,699		
	b) Other Societies ₹ 898,25,67,347	8107,81,17,046	
2201,18,74,022	ii) Saving Bank Deposits:		
	a) Individuals & others ₹ 2326,13,10,823		
	b) Other Societies ₹ 141,67,45,101	2467,80,55,924	
1030,21,58,431	iii) Current Deposits:		
	a) Individuals & others ₹ 1218,17,66,445		
	b) Other Societies ₹ 33,24,94,661	1251,42,61,106	
151,44,74,697	iv) Matured Deposits	18,00,85,578	11845,05,19,654
12725,33,57,471	Carried Forward		13576,58,14,500

31ST MARCH, 2026

Previous Year 31.03.2025 ₹	PROPERTY AND ASSETS	₹	Current Year 31.03.2026 ₹
	I. CASH		
57,73,18,470	i) Cash in hand (Including Foreign Currency Notes)	67,59,26,617	
540,00,46,831	ii) Balance with RBI in Current A/c	438,11,93,186	
32,60,266	iii) Balance with SBI & SBI Associates in Current A/c	1,22,95,133	
10,886	iv) Balance with State Co-operative Banks	10,632	
1,17,30,763	v) Balance with District Central Co-operative Banks	2,49,70,650	509,43,96,218
	II. BALANCE WITH OTHER BANKS		
65,80,83,633	i) Current Deposits (Including ₹ 10.75 Crore with banks in Foreign Countries)	124,23,05,149	
1415,23,05,529	ii) Fixed Deposits (Including ₹ 316.88 Crore Pledged for securing funded/non funded facilities & Treasury operation)	1217,65,42,703	1341,88,47,852
25,00,00,000	III. MONEY AT CALL AND SHORT NOTICE		289,97,56,010
	IV. INVESTMENTS		
2583,58,11,370	i) In Central & State Government Securities Face Value - ₹ 2813.65 Crore Market Value - ₹ 2795.92 Crore (Includes value of Securities of ₹ 285.00 Crore Pledged as collateral with CCIL towards Security Guarantee Fund for Treasury operations)	2828,93,77,723	
2,000	ii) Shares in Co-operative Institutions	2,000	
24,99,200	iii) Shares in NPCI	24,99,200	
—	iv) Shares in NUCFDC	25,00,000	
601,31,29,900	iv) Security Receipts (ARC) Face Value - ₹ 563.24 Crore Book Value - ₹ 563.24 Crore Market Value - ₹ 414.94 Crore	563,24,40,047	3392,68,18,970
---	V. INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND		---
	VI. ADVANCES		
2510,54,46,747	i) Short term Loans, Cash Credits, Overdrafts and Bills Discounted Of which secured against	2539,91,20,167	
	a) Govt. and other approved securities ₹ 25,49,27,014		
	b) Other Tangible Securities ₹ 2508,98,04,752		
	c) Personal sureties with or without Collateral securities ₹ 5,43,88,401		
7800,96,45,595	Carried Forward	2539,91,20,167	5533,98,19,050



BALANCE SHEET AS AT

Previous Year 31.03.2025 ₹	CAPITAL AND LIABILITIES	₹	Current Year 31.03.2026 ₹
12725,33,57,471	Brought Forward		13576,58,14,500
---	V. BORROWINGS		
---	i) From the Reserve Bank of India / State / Central Co-op.Bank		---
---	ii) From the State Bank of India		---
---	iii) From the State Government		---
25,00,00,000	iv) Loans from other sources (source and securities to be specified)		
74,93,33,811	a) RBI Repo (LAF)	---	
105,97,07,007	b) Repo Borrowing under TREPS (TRIPARTY)	---	
163,98,40,000	c) Borrowings from Banks	---	
154,60,00,000	d) Long Term Subordinated Deposits	123,79,90,000	
	e) Long Term Subordinated Bonds	175,23,20,000	299,03,10,000
237,32,21,217	VI. BILLS FOR COLLECTION (Being Bills Receivable as per Contra)		249,39,29,868
25,00,00,000	VII. SECURITIES DELIVERABLE (As per Contra)		
---	i) Repo	---	
---	ii) Reverse Repo	49,97,56,010	49,97,56,010
---	VIII. BRANCH ADJUSTMENTS		---
422,72,97,626	IX. OVERDUE INTEREST RESERVE (As per Contra)		496,88,17,911
5,01,75,673	X. INTEREST PAYABLE		5,75,29,944
39,40,79,626	XI. OTHER LIABILITIES		
24,09,727	i) Pay Orders/Gift Cheques	47,53,24,254	
37,03,067	ii) Unclaimed Dividend	48,16,313	
37,30,74,658	iii) Suspense Account	39,38,912	
3,34,69,090	iv) Sundries	47,32,06,496	
24,99,52,740	v) Provision for Expenses	4,30,91,297	
3,68,00,000	vi) Provision for Taxation	23,39,07,140	
9,67,922	vii) Provision for contingencies	3,68,00,000	
134,61,96,664	viii) Bonus/Ex-gratia to Staff	6,68,972	
	ix) Contingent Provision against depreciation in Investment /Security Receipts(SR's)	148,29,50,290	275,47,03,674
74,18,50,407	XII. PROFIT AND LOSS ACCOUNT		
	A) Profit as per last Balance Sheet	74,18,50,407	
	Less : Appropriation of profit for the year 2024-2025		
	i) Statutory Reserve ₹ 9,01,13,000		
	ii) Education Fund of NCUI ₹ 36,04,522		
	iii) Special Reserve ₹ 3,60,45,200		
		12,97,62,722	
	Balance of Profit	61,20,87,685	
	Less : Dividend paid for the year 2024-2025	12,79,04,446	
		48,41,83,239	
	B) Add : Profit for the year as per Profit & Loss Account	77,00,59,400	125,42,42,639
14258,14,36,706	Carried Forward		15078,51,04,546

31ST MARCH, 2026

Previous Year 31.03.2025 ₹	PROPERTY AND ASSETS	₹	Current Year 31.03.2026 ₹
7800,96,45,595	Brought Forward	2539,91,20,167	5533,98,19,050
	Of the Advances amount due from individuals ₹ 2539,91,20,167		
	Of the Advances amount overdue ₹ 192,23,51,216		
	Considered Bad and Doubtful of Recovery (Provision made as per RBI guidelines) ₹ 180,35,29,903		
420,88,70,618	ii) Medium Term Loans Of which secured against	381,51,75,090	
	a) Govt. and other approved securities ₹ 2,43,58,791		
	b) Other Tangible securities ₹ 371,97,93,986		
	c) Personal sureties with or without collateral securities ₹ 7,10,22,313		
	Of the Advances amount due from individuals ₹ 381,51,75,090		
	Of the Advances amount overdue ₹ 21,23,25,031		
	Considered Bad and Doubtful of Recovery (Provision made as per RBI guidelines) ₹ 25,64,08,049		
4564,90,75,136	iii) Long Term Loans Of which secured against	5079,31,29,314	8000,74,24,571
	a) Govt. and other approved securities ₹ ---		
	b) Other Tangible securities ₹ 5078,32,75,695		
	c) Personal sureties with or without collateral securities ₹ 98,53,619		
	Of the Advances amount due from individuals ₹ 5079,31,29,314		
	Of the Advances amount overdue ₹ 74,14,91,990		
	Considered Bad and Doubtful of Recovery (Provision made as per RBI guidelines) ₹ 220,90,82,638		
12786,75,91,349	Carried Forward		13534,72,43,621



BALANCE SHEET AS AT

Previous Year 31.03.2025 ₹	CAPITAL AND LIABILITIES	₹	Current Year 31.03.2026 ₹
14258,14,36,706	Brought Forward		15078,51,04,546
	XIII. CONTINGENT LIABILITIES		
	Bank's liabilities for :		
	i) Guarantees given on behalf of constituents (Previous year ₹ 526,24,54,927)	₹ 495,50,70,236	
	ii) Letters of Credit etc. (Previous year ₹ 106,35,42,357) (Fully Secured by Fixed Deposits, Government Securities and other Tangible Securities)	₹ 43,58,15,912	
	iii) Forward Sale/Purchase (Previous year ₹ 71,99,38,598)	₹ 104,96,42,819	
	iv) In respect of amount transferred to Depositor Education and Awareness Fund (Previous year ₹ 39,71,59,988)	₹ 42,46,02,444	
	v) Securities Deliverable under Treps (Previous year ₹ 74,93,33,811)	₹ ---	
14258,14,36,706	Carried Forward		15078,51,04,546

31ST MARCH, 2026

Previous Year 31.03.2025 ₹	PROPERTY AND ASSETS	₹	Current Year 31.03.2026 ₹
12786,75,91,349	Brought Forward		13534,72,43,621
	VII. INTEREST RECEIVABLE		
122,03,75,693	i) Interest Receivable on Investments	91,85,74,302	
35,51,73,860	ii) Interest Receivable on Loans and Advances	38,91,31,664	130,77,05,966
422,72,97,626	VIII. INTEREST RECEIVABLE ON N. P. A. (As per contra)		496,88,17,911
237,32,21,217	IX. BILLS RECEIVABLE (Being Bills for collection as per Contra)		249,39,29,868
25,00,00,000	X. SECURITIES RECEIVABLE (As per Contra)		
---	i) Repo	---	
---	ii) Reverse Repo	49,97,56,010	49,97,56,010
---	XI. BRANCH ADJUSTMENTS		---
352,87,71,960	XII. PREMISES		
	Opening Balance at cost	374,92,81,236	
	Add : Additions during the year	---	
	Less : Sold during the year/Adjustment	49,10,000	
		374,43,71,236	
	Less : Accumulated depreciation upto 31.03.2025 ₹ 22,05,09,276		
	Adjustment on Sales ₹ (1,85,284)		
	Depreciation for current year ₹ 3,25,31,360		
	Depreciation on Revaluation ₹ 7,76,30,636	33,04,85,988	341,38,85,248
---	XIII. CAPITAL WORK IN PROGRESS		---
49,20,843	XIV. VEHICLES		
	Opening Balance at cost	2,16,98,204	
	Add : Additions during the year	---	
	Less : Sold during the year	---	
		2,16,98,204	
	Less : Accumulated depreciation upto 31.03.2025 ₹ 1,67,77,361		
	Adjustment on Sales ₹ ---		
	Depreciation for current year ₹ 19,84,430	1,87,61,791	29,36,413
13982,73,52,548	Carried Forward		14803,42,75,037



BALANCE SHEET AS AT

Previous Year 31.03.2025 ₹	CAPITAL AND LIABILITIES	₹	Current Year 31.03.2026 ₹
14258,14,36,706	Brought Forward		15078,51,04,546
14258,14,36,706	Total Rupees		15078,51,04,546

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

For SARDA & PAREEK LLP
CHARTERED ACCOUNTANTS
FRN : 109262W/W100673

sd/-

(CA GIRIRAJ SONI)
PARTNER
M. No. : 109738

MUMBAI
DATED : 13th May, 2026

31ST MARCH, 2026

Previous Year 31.03.2025 ₹	PROPERTY AND ASSETS	₹	Current Year 31.03.2026 ₹
13982,73,52,548	Brought Forward		14803,42,75,037
14,86,08,949	XV. FURNITURE & FIXTURES (INCLUDING COMPUTERS) Balance as per last Balance Sheet (W.D.V.) Add : Additions during the year	14,86,08,949 10,79,75,658 25,65,84,607	
	Less : Sales / Adjustment during the year ₹ 40,859 Less : Depreciation for current year ₹ 8,00,75,531	8,01,16,390	17,64,68,217
7,16,57,170	XVI. COMPUTER SOFTWARE Opening Balance at cost Add : Additions during the year	39,35,48,748 5,96,09,443 45,31,58,191	
	Less : Accumulated Amortisation upto 31.03.2025 ₹ 32,18,91,578 Less : Sales / Adjustment during the year ₹ --- Less : Amortisation for the year ₹ 4,76,60,183	36,95,51,761	8,36,06,430
36,50,791	XVII. OTHER ASSETS i) Stock of Stationery	34,48,529	
66,23,741	ii) Deposit for utility services	67,10,722	
98,463	iii) Stamps on hand	1,58,146	
9,16,64,636	iv) Security Deposit with Landlords	9,21,30,723	
1,87,42,400	v) Advance Paid	2,13,50,476	
3,20,85,745	vi) Prepaid Expenses	4,85,59,585	
177,92,31,000	vii) Deferred Tax Assets (Net)	171,82,86,000	
33,00,64,970	viii) Advance Income Tax	27,84,34,455	
53,82,900	ix) Advance to Staff	58,16,800	
8,07,84,301	x) Deposit with Clearing Corporation of India/NPCI	10,91,73,051	
1,04,74,350	xi) Other Receivables	3,41,39,916	
2,66,91,122	xii) GST Receivable	2,65,02,357	
14,83,23,620	xiii) Miscellaneous Assets	14,60,44,102	249,07,54,862
14258,14,36,706	Total Rupees		15078,51,04,546

For BHARAT CO-OPERATIVE BANK (MUMBAI) LIMITED

Sd/-
(SURYAKANT J. SUVARNA)
CHAIRMAN

Sd/-
(SOMNATH B. AMIN)
VICE-CHAIRMAN

Sd/-
(VIDYANAND S. KARKERA)
MANAGING DIRECTOR & CEO

Directors

Shri Bhaskar M. Salian
Shri Chandrashekhkar S. Poojari
Shri Mohandas G. Poojary
Shri Niranjana L. Poojari
Shri Dayanand R. Poojary
Shri Harish V. Poojary
Shri Suresh B. Suvarna
Smt Jayalaxmi P. Salian
Shri Gouresh R. Kotian

Shri Gangadhar J. Poojary
Shri Ashok M. Kotian
Shri Naresh K. Poojari
Shri Santosh K. Poojari
Shri Ganesh D. Poojary
Shri Narayan L. Suvarna
Smt Asha R. Bangera
Shri Anbalagan C. Harijan
Smt Jayashree M. Hejmadi