


PROFILE

NAME OF THE BANK	:	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	:	Entire state of Maharashtra, Karnataka and Kerala and to the eight districts of Gujarat state i.e. Valsad, Surat, Vadodara, Narmada, Navsari, Bharuch, Anand and Ahmedabad.

(₹ in Crore)

ITEMS		31.03.2026
No. of Branches including Regd. Office & Central Office	106	
Membership	Regular	181245
	Nominal	8188
Paid-up Share Capital		183.97
Total Reserves & Funds		1547.56
Deposits	Savings	2467.81
	Current	1251.43
	Fixed	8125.81
Advances	Secured	7987.21
	Unsecured	13.53
	Total % of Priority Sector	70.27%
	Total % of Weaker Section	13.45%
Borrowings		299.03
Investments		4900.31
Overdues Percentage (%)		3.59%
Audit Classification	'A'	
Net Profit		77.01
Total Staff	1459	
Working Capital		14779.14

SIGNIFICANT RATIOS

1. Deposits & Advances Per Employee		13.60
2. Net Profit Per Employee		0.05
3. Return on Average Assets	0.55%	
4. Capital Adequacy Ratio	14.17%	
5. Interest Income as Percentage to Working Capital	7%	
6. Non-interest income as Percentage to Working Capital	0.72%	
7. Operating Profit as Percentage to Working Capital	1.03%	