


The West Bengal State Co-operative Bank Ltd.


24-A, Waterloo Street, Kolkata - 700 069

Balance Sheet as on 31st March 2020


Particulars	Schedule	As on 31.03.2020 (current year)	As on 31.03.2019 (previous year)
Capital & Liabilities			
Capital	1	1,16,60,02,500.00	1,01,07,49,000.00
Reserves & Surplus	2	2,89,24,79,647.57	2,70,93,24,495.09
Deposits	3	1,48,62,33,61,121.93	1,07,36,45,27,032.20
Borrowings	4	34,81,65,45,493.00	25,11,57,09,090.00
Other liabilities and provisions	5	9,47,73,54,071.86	8,20,87,74,297.99
Total		1,96,97,57,42,834.36	1,44,40,90,83,915.28
Assets			
Cash and Balances with Reserve Bank of India	6	5,16,07,79,785.42	5,27,14,24,174.45
Balances with banks and money at call and short notice	7	62,66,47,78,788.75	6,45,35,69,992.08
Investments	8	35,47,98,47,700.00	61,46,96,81,950.00
Advances	9	90,90,76,06,882.25	68,00,78,96,590.07
Fixed Assets	10	46,76,87,504.93	48,90,99,499.21
Other Assets	11	2,29,50,42,173.01	2,71,74,11,709.47
Total		1,96,97,57,42,834.36	1,44,40,90,83,915.28
Contingent Liabilities	12	14,00,43,150.57	19,71,26,841.91
Other Contra Items:-			
Securities Purchase Treps Contra		17,71,46,21,690.04	
Securities Purchase Reverses Repo Contra		30,30,00,00,000.00	
Bills for Collection		20,220.65	19,20,18,545.23


For The West Bengal State Co-operative Bank Limited


(Sadhan Kumar Das)
AGM (On Line Tax Matter)



(Biraj Kumar Saha)
AGM, Central Accounts


(Samit Neogi)
DGM (Credit)


(Anjan Chattopadhyay)
DGM (Accounts & Banking)


(Prasenjit Maity)
General Manager (IDD)



(Manasij Mukhopadhyay)
Managing Director


(Dr. M. V. Rao, IAS)
Special Officer

28 JUL 2020

For SBA Associates
CHARTERED ACCOUNTANTS




(Sarthak Kumar Majumdar)
PARTNER M / No. 051637
FRN No. - 308136E

UDIN: 20051637AAAAAJ7948



Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 1

Capital

Particulars	As on 31.03.2020 (current year)	As on 31.03.2019 (previous year)
I. For Nationalised Banks		
Capital (Fully owned by Central Government)		
Appendices		
II. For Banks Incorporated Outside India		
Capital (The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.)		
Amount of deposit kept with RBI under section 11(2) of the Banking Regulation Act, 1949		
Total		
III. For Other Banks		
Authorised capital	80,00,00,000.00	80,00,00,000.00
200000 "A" Class Shares of Rs.1000 each	20,00,00,000.00	20,00,00,000.00
400000 "B" Class Shares of Rs.1000 each	40,00,00,000.00	40,00,00,000.00
400000 "C" Class Shares of Rs.500 each	20,00,00,000.00	20,00,00,000.00
Issued Capital	1,16,60,02,500.00	1,01,07,49,000.00
17800 (P.Y - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
785785 (P.Y. - 655466) "B" Class Shares of Rs.1000 each	78,57,85,000.00	65,54,66,000.00
less Call Unpaid of Rs.500each		
724835 (P.Y - 674966) "C" Class Share of Rs.500 each	36,24,17,500.00	33,74,83,000.00
of (iii) above held by		
Paid-up Capital	1,16,60,02,500.00	1,01,07,49,000.00
"A" Class Share - State Government	1,78,00,000.00	1,78,00,000.00
[17800 shares (P.Y. - 17800) of Rs 1000.00 each]		
"B" Class Share Capital Co-operative institutions	78,57,85,000.00	65,54,66,000.00
Fully Paid [785785 shares (P.Y. - 655466) of Rs 1000.00 each]	78,57,85,000.00	65,54,66,000.00
Partly Paid	-	-
"C" Class Fully Paid Share Capital ("C" Class) for PCS	36,24,17,500.00	33,74,83,000.00
Fully Paid [724835 shares (P.Y. - 674966) of Rs 500.00 each]	36,24,17,500.00	33,74,83,000.00
Partly Paid	-	-
(d) Individuals		
Subscribed Capital		
(.....shares of Rs... each)		
Called-up Capital		
(..... shares of Rs... each)		
Less: Calls unpaid		
Add: Forfeited shares		
Total		



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 2**Reserves & Surplus**

Particulars	As on 31.03.2020 (current year)	As on 31.03.2019 (previous year)
I. Statutory Reserves	25,28,63,991.54	23,43,03,166.54
Opening Balances	23,43,03,166.54	22,66,86,628.45
Additions during the year	1,85,60,825.00	76,16,538.09
Deductions during the year	-	-
II. Capital Reserves	17,18,93,287.50	16,19,69,537.50
Opening Balances	16,19,69,537.50	15,96,46,412.50
Additions during the year	99,23,750.00	23,23,125.00
Deductions during the year	-	-
III. Share Premium	-	-
Opening Balances	-	-
Additions during the year	-	-
Deductions during the year	-	-
IV. Revenue and Other Reserves	2,28,42,18,116.88	2,20,22,14,980.30
Opening Balance	2,20,22,14,980.30	2,08,43,05,138.15
Additions during the year	22,07,52,899.75	14,12,75,493.15
Deductions during the year	13,87,49,763.17	2,33,65,651.00
V. Balance in Profit and Loss Account	18,35,04,251.65	11,08,36,810.75
Total (I, II, III, IV and V)	2,89,24,79,647.57	2,70,93,24,495.09



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 3

Deposits

Particulars	As on 31.03.2020 (current year)	As on 31.03.2019 (previous year)
A.		
I. Demand Deposits	18,28,34,94,635.04	11,04,81,58,716.01
(i) From banks	8,47,77,65,038.61	4,37,95,34,319.12
(ii) From others	9,80,57,29,596.43	6,66,86,24,396.89
II. Savings Bank Deposits	8,06,07,58,117.98	7,56,12,63,568.18
III. Term Deposits	1,22,27,91,08,368.91	88,75,51,04,748.01
(i) From banks	37,30,75,36,583.99	20,77,54,14,201.46
(ii) From others	84,97,15,71,784.92	67,97,96,90,546.55
Total (I, II and III)	1,48,62,33,61,121.93	1,07,36,45,27,032.20
B.		
(i) Deposits of branches in India	1,48,62,33,61,121.93	1,07,36,45,27,032.20
(ii) Deposits of branches outside India	-	-
Total	1,48,62,33,61,121.93	1,07,36,45,27,032.20



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 4

Borrowings

<i>Particulars</i>	<i>As on 31.03.2020 (current year)</i>	<i>As on 31.03.2019 (previous year)</i>
<i>I. Borrowings in India</i>	34,81,65,45,493.00	25,11,57,09,090.00
(i) Reserve Bank of India	-	-
(ii) Other banks (NABARD)	34,81,62,95,493.00	25,11,54,59,090.00
(iii) Other institutions and agencies	2,50,000.00	2,50,000.00
<i>II. Borrowings outside India</i>	-	-
Total (I & II)	34,81,65,45,493.00	25,11,57,09,090.00

Secured borrowings included in I & II above - Rs. 3481,65,45,493.00



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 5

Other Liabilities and Provisions

<i>Particulars</i>	<i>As on 31.03.2020 (current year)</i>	<i>As on 31.03.2019 (previous year)</i>
I. Bills Payable	-	-
II. Inter-office adjustments (net)	10,10,901.39	41,68,274.45
III. Interest accrued	3,50,49,54,441.48	2,95,39,56,714.28
IV. Others (including provisions)	5,97,13,88,728.99	5,25,06,49,309.26
Total	9,47,73,54,071.86	8,20,87,74,297.99



Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 6

Cash and Balances with Reserve Bank of India

<i>Particulars</i>	<i>As on 31.03.2020 (current year)</i>	<i>As on 31.03.2019 (previous year)</i>
I. Cash in hand *	18,77,19,779.20	15,49,66,867.00
(including foreign currency notes)		
II. Balances with Reserve Bank of India	4,97,30,60,006.22	5,11,64,57,307.45
(i) in Current Account	4,97,30,60,006.22	5,11,64,57,307.45
(ii) in Other Accounts	-	-
Total (I & II)	5,16,07,79,785.42	5,27,14,24,174.45

* Cash in Hand including Cash with ATM



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 7**Balances with Banks and Money at Call & Short Notice**

<i>Particulars</i>	As on 31.03.2020 (current year)	As on 31.03.2019 (previous year)
I. In India		
(i) Balances with banks	32,26,47,78,788.75	6,45,35,69,992.08
(a) in current accounts	11,15,44,162.00	31,99,79,033.33
(b) in other deposit accounts	32,15,32,34,626.75	6,13,35,90,958.75
(ii) Money at call and short notice	30,40,00,00,000.00	-
(a) with banks (LAF)	30,40,00,00,000.00	-
(b) with other institutions	-	-
Total (i & ii)	62,66,47,78,788.75	6,45,35,69,992.08
II. Outside India		
(i) in current accounts	-	-
(ii) in other deposit accounts	-	-
(iii) Money at call and short notice	-	-
Total	-	-
Grand Total (I & II)	62,66,47,78,788.75	6,45,35,69,992.08



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 8

Investments

Particulars	As on 31.03.2020 (current year)	As on 31.03.2019 (previous year)
I. Investments in India in		
(i) Government securities **	23,88,73,66,900.00	25,68,70,17,150.00
(ii) Other approved securities	-	-
(iii) Shares	6,68,800.00	6,88,800.00
(iv) Debentures and bonds	14,18,12,000.00	6,63,19,76,000.00
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others ***	11,45,00,00,000.00	29,15,00,00,000.00
Total	35,47,98,47,700.00	61,46,96,81,950.00
II. Investments Outside India in		
(i) Government securities (including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Other investments (to be specified)	-	-
Total	-	-
Grand Total (I & II)	35,47,98,47,700.00	61,46,96,81,950.00

Schedule - 8

Investment

***** I. (vi) Others**

	As on 31.03.2020	As on 31.03.2019
(a) TREPS LENDING	11,20,00,00,000.00	-
(b) CBLO Lending		29,15,00,00,000.00
(C) Term Money with NABARD	25,00,00,000.00	-
Total -->	11,45,00,00,000.00	29,15,00,00,000.00



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule 9**Advances**

<i>Particulars</i>	<i>As on 31.03.2020 (current year)</i>	<i>As on 31.03.2019 (previous year)</i>
A.		
(i) Bills purchased and discounted	-	8,896.73
(ii) Cash credits, overdrafts and loans repayable on demand	68,42,08,31,585.51	51,11,08,36,321.28
(iii) Term loans	22,48,67,75,296.74	16,89,70,51,372.06
Total	90,90,76,06,882.25	68,00,78,96,590.07
B.		
(i) Secured by tangible assets	45,65,92,70,148.81	33,69,29,77,003.38
(ii) Covered by bank / Government guarantees	45,03,73,06,112.27	34,31,38,41,468.34
(iii) Unsecured	21,10,30,621.17	10,78,118.35
Total	90,90,76,06,882.25	68,00,78,96,590.07
C.		
<i>I. Advances in India</i>		
(i) Priority sectors	45,69,64,51,475.40	33,53,64,07,204.15
(ii) Public sector	45,03,73,06,112.27	34,31,38,41,468.34
(iii) Banks	-	-
(iv) Others	17,38,49,294.58	15,76,47,917.58
Total	90,90,76,06,882.25	68,00,78,96,590.07
<i>II. Advances outside India</i>		
(i) Due from banks	-	-
(ii) Due from others	-	-
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
Total	-	-
Grand Total (C.I. & C.II)	90,90,76,06,882.25	68,00,78,96,590.07



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule 10**Fixed Assets**

<i>Particulars</i>	<i>As on 31.03.2020 (current year)</i>	<i>As on 31.03.2019 (previous year)</i>
I. (a) Premises		
At Book Value as on 31st March of the preceding year	2,54,84,534.22	2,53,95,584.81
Additions during the year	-	13,93,569.41
Deductions during the year	-	-
Depreciation to date	12,74,226.71	13,04,620.00
Position as on 31.03.2020	2,42,10,307.51	2,54,84,534.22
	-	-
I. (b) Building Revalued		
At Book Value as on 31st March of the preceding year	42,22,40,081.48	44,44,63,244.48
Additions during the year	-	-
Deductions during the year	-	-
Adjst with Re-valuation Reserve	2,11,12,004.07	2,22,23,163.00
Position as on 31.03.2020	40,11,28,077.41	42,22,40,081.48
	-	-
II. Other Fixed Assets (including furniture and fixtures)		
At Book Value as on 31st March of the preceding year	4,13,74,883.51	2,53,52,450.90
Additions during the year	3,90,82,571.89	2,90,17,657.68
Deductions during the year	2,49,29,277.81	-
Depreciation to date	1,31,79,057.58	1,29,95,225.07
Position as on 31.03.2020	4,23,49,120.01	4,13,74,883.51
	2,49,29,277.81	-
Total [I(a), I(b) & II]	46,76,87,504.93	48,90,99,499.21

-0.00



Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule 11

Other Assets

<i>Particulars</i>	<i>As on 31.03.2020 (current year)</i>	<i>As on 31.03.2019 (previous year)</i>
I. Inter-office adjustments (net)	-	-
II. Interest accrued	1,88,88,74,973.96	2,34,78,91,488.18
III. Tax paid in advance/tax deducted at Source (Details annexed in separate schedule No. 11 (iii))	36,41,74,561.05	25,13,70,525.46
IV. Stationery and stamps (Details annexed in separate schedule No. 11 (iv))	31,65,627.55	34,62,464.23
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others* (Details annexed in separate schedule No. 11 (vi))	3,88,27,010.45	11,46,87,231.60
Total	2,29,50,42,173.01	2,71,74,11,709.47



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule 12**Contingent Liabilities**

<i>Particulars</i>	<i>As on 31.03.2020 (current year)</i>	<i>As on 31.03.2019 (previous year)</i>
I. Claims against the bank not acknowledged as debts	-	-
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	-	-
IV. Guarantees given on behalf of constituents	-	-
(a) In India	13,21,49,945.25	18,92,84,320.25
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the bank is contingently liable	78,93,205.32	78,42,521.66
Total	14,00,43,150.57	19,71,26,841.91



The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Profit & Loss Account for the year ended 31st March, 2020

Form 'B'

Particulars	Schedule	Year ended 31.03.2020 (Current year)	Year ended 31.03.2019 (Previous year)
I. Income			
Interest earned	13	16,12,02,41,377.04	10,80,67,79,772.53
Less Inter Branch-Interest (Contra Adj)		4,73,27,71,097.00	3,16,62,09,821.72
Net Interest earned		11,38,74,70,280.04	7,64,05,69,950.81
Other income	14	4,35,86,942.53	8,60,70,036.64
Total		11,43,10,57,222.57	7,72,66,39,987.45
II. Expenditure			
Interest expended	15	14,65,20,23,891.58	9,76,69,75,007.96
Less Inter Branch-Interest (Contra Adj)		4,73,27,71,097.00	3,16,62,09,821.72
Net Interest expended		9,91,92,52,794.58	6,60,07,65,186.24
Operating expenses	16	66,86,87,040.14	64,29,22,318.76
Provisions	16A	32,75,15,744.20	36,63,18,869.85
Deferred Tax		-	1,36,218.00
Total		10,91,54,55,578.92	7,61,01,42,592.85
III. Profit / Loss (Before Tax)			
Net profit/loss (-) for the year		51,56,01,643.65	11,64,97,394.60
Provision for Taxation		18,02,44,861.90	5,27,30,956.00
IV. Profit / Loss (After Tax) before Provision disallowed as per IT Act and Appropriation			
		33,53,56,781.75	6,37,66,438.60
Provisions but disallowed under IT Act			
(i) Deferred Tax		14,93,154.00	-
(ii) Contingent Provision for Standard Assets		8,49,69,687.82	-
(iii) Provision for Additional Tax for Revised Assessment	17	6,32,85,686.03	-
Profit / Loss (After Tax) before Appropriation		18,56,08,253.90	6,37,66,438.60
Profit/loss (-) brought forward		11,08,36,810.75	6,53,50,107.15
Total		29,64,45,064.65	12,91,16,545.75
IV. Appropriations			
Appendices			
Transfer to Statutory Reserves (10%)		1,85,60,825.00	63,76,644.00
Transfer to Bad Debt Reserve Fund (15%)		2,78,41,238.00	95,64,966.00
Transfer to - Co-operative Education Fund		15,000.00	15,000.00
Transfer to - Capital Reserve (Profit on Redemption of Security)		99,23,750.00	23,23,125.00
Transfer to - PACS Development Fund		2,06,00,000.00	
Transfer to - Social Development Fund		1,40,00,000.00	
Transfer to - Rehabilitation Fund for Weak CS		2,20,00,000.00	
Balance carried over to balance-sheet		-	-
Total		18,35,04,251.65	11,08,36,810.75
Total		29,64,45,064.65	12,91,16,545.75

For The West Bengal State Co-operative Bank Limited

(Sadhan Kumar Das)
AGM (On Line Tax Matter)

(Biraj Kumar Saha)
AGM, Central Accounts

(Samit Neogi)
DGM (Credit)

(Anjan Chattopadhyay)
DGM (Accounts & Banking)

(Prasenjit Maity)
General Manager (IDD)

(Manasij Mukhopadhyay)
Managing Director

(Dr. M. V. Rao, IAS)
Special Officer

28 JUL 2020

For SBA Associates
CHARTERED ACCOUNTANTS

(Sarthak Kumar Majumdar)
PARTNER M/ No. 051637
FRN No. - 308136E

UDTW: 20051637 AAAA#J7948



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule 13**Interest Earned**

<i>Particulars</i>	<i>Year ended 31.03.2020 (current year)</i>	<i>Year ended 31.03.2019 (previous year)</i>
I. Interest /discount on advances / bills	5,69,71,45,932.56	4,45,29,86,753.86
a. From CCBs under NABARD Refinance	1,19,26,95,020.58	1,03,99,76,306.00
b. From Others Loan	4,50,44,50,911.98	3,41,30,10,447.86
II. Income on investments (Less:- Contra on Trading - Rs. 9,86,15,000.01 for the F.Y. - 2019-20 & Rs. 217,79,00,652.75 for the F.Y - 2018-19)	2,16,02,33,382.76	3,18,75,83,196.95
III. Interest on balances with Reserve Bank of India and other inter-bank funds	3,53,00,90,964.72	-
IV. Inter-Branch Interest	4,73,27,71,097.00	3,16,62,09,821.72
V. Others	-	-
(I) Interest Received on Refund of Income Tax	-	-
(II) Others	-	-
Total	16,12,02,41,377.04	10,80,67,79,772.53



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 14

Other Income

<i>Particulars</i>	<i>Year ended 31.03.2020 (current year)</i>	<i>Year ended 31.03.2019 (previous year)</i>
I. Commission, exchange and brokerage	91,94,114.48	1,06,59,799.79
II. Profit on sale of investments	32,60,000.00	4,95,37,500.00
Less: Loss on sale of investments	-	-
III. Profit on revaluation of investments	-	-
Less: Loss on revaluation of investments	-	-
IV. Profit on sale of land, buildings and other assets	-	-
Less: Loss on sale of land, buildings and other assets	-	-
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
VI. Income earned by way of dividends etc. from subsidiaries, companies and / or joint ventures abroad / in India	26,645.00	33,600.00
VII. Miscellaneous income	3,11,06,183.05	2,58,39,136.85
Total	4,35,86,942.53	8,60,70,036.64



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 15**Interest Expended**

<i>Particulars</i>	<i>Year ended 31.03.2020 (current year)</i>	<i>Year ended 31.03.2019 (previous year)</i>
I. Interest on deposits	8,65,41,81,589.51	5,37,82,50,265.74
II. Interest on Reserve Bank of India / inter-bank bor	1,26,34,75,070.53	1,17,49,34,003.82
a. Reserve Bank of India	-	-
b. Borrowing from NABARD under Refinance	1,23,83,98,522.00	1,04,76,23,788.00
c. CBLO Borrowing	-	12,73,10,215.82
d. TREPS Borrowing	2,50,71,616.53	-
e. REPO Borrowing	4,932.00	-
III. Interest on Investment (Less:- Contra on Trading - Rs. 9,86,15,000.01 for the F.Y. - 2019-20 & Rs. 217,79,00,652.75 for the F.Y. 2018-19)	2,42,000.00	4,75,80,916.68
IV. Inter-Branch Interest	4,73,27,71,097.00	3,16,62,09,821.72
V. Others	13,54,134.54	-
Total	14,65,20,23,891.58	9,76,69,75,007.96



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule 16

Operating Expenses

<i>Particulars</i>	<i>Year ended 31.03.2020 (current year)</i>	<i>Year ended 31.03.2019 (previous year)</i>
I. Payments to and provisions for employees	28,70,72,849.67	24,17,55,484.21
II. Rent, taxes and lighting	2,89,29,053.52	2,60,72,532.20
III. Printing and stationery	43,99,938.66	33,63,178.00
IV. Advertisement and publicity	7,58,306.00	4,99,459.80
V. Depreciation on bank's property	1,44,53,284.29	1,42,99,845.07
VI. Directors' fees, allowances and expenses	-	-
VII. Auditors' fees and expenses (including branch auditors' fees and expenses)	17,08,710.00	9,41,220.00
VIII. Law charges	10,64,456.00	15,41,520.32
IX. Postage, telegrams, telephones, etc.	19,20,270.86	21,31,407.19
X. Repairs and maintenance	1,27,33,465.30	1,98,18,748.04
XI. Insurance	6,32,22,278.91	6,36,83,846.68
XII. Other expenditure	25,24,24,426.93	26,88,15,077.25
Total	66,86,87,040.14	64,29,22,318.76



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 16A

Provision

<i>Particulars</i>	As on 31.03.2020 (current year)	As on 31.03.2019 (previous year)
Provision for Bad & Doubtful Debts	32,75,15,744.20	33,63,40,104.32
Contingent Provision for Standard Assets*	-	2,99,78,765.53
Total	32,75,15,744.20	36,63,18,869.85

* Figure shown in Form B below PAT



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 17

Provision for Additional Tax for Revised Assessment

<i>Particulars</i>	As on 31.03.2020 (current year)	As on 31.03.2019 (previous year)
Provision for Payment of Advance Tax (2010-11)	1,44,12,201.06	-
Provision for Payment of Advance Tax (2012-13)	55,63,502.00	-
Provision for Payment of Advance Tax (2015-16)	1,79,27,660.00	-
Provision for Payment of Advance Tax (2016-17)	89,73,488.00	-
Provision for Payment of Advance Tax (2017-18)	1,33,00,028.67	-
Provision for Payment of Advance Tax (2018-19)	7,16,467.30	-
Provision for Payment of Advance Tax (2019-20)	23,92,339.00	-
Total	6,32,85,686.03	-

