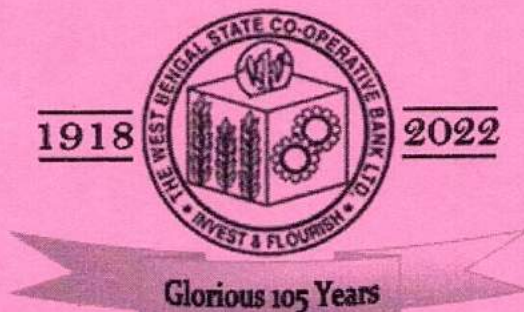


**AUDITED
STATEMENT
OF ACCOUNTS
FOR THE YEAR
2021-22**



**THE WEST BENGAL STATE CO-OP.BANK LTD.
24A, Waterloo Street,
Kolkata-700069**

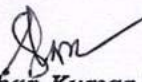
The West Bengal State Co-operative Bank Ltd.


24-A, Waterloo Street, Kolkata - 700 069

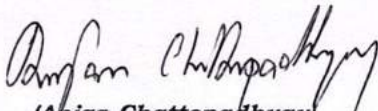
Balance Sheet as on 31st March 2022

Particulars	Schedule	As on 31.03.2022 (current year)	As on 31.03.2021 (previous year)
Capital & Liabilities			
Capital	1	1,61,01,84,500.00	1,50,51,80,000.00
Reserves & Surplus	2	4,97,58,95,341.04	3,96,87,26,606.24
Deposits	3	1,19,05,70,95,134.19	1,36,31,46,60,621.80
Borrowings	4	48,35,20,44,110.00	48,87,65,55,630.00
Other liabilities and provisions	5	10,91,43,75,992.66	10,50,77,47,015.00
Total		1,84,90,95,95,077.89	2,01,17,28,69,873.04
Assets			
Cash and Balances with Reserve Bank of India	6	20,21,09,52,593.27	37,79,59,78,072.35
Balances with banks and money at call and short notice	7	40,14,06,32,935.82	30,06,59,67,160.04
Investments	8	27,99,25,09,395.00	23,83,82,63,145.00
Advances	9	91,94,63,20,037.05	1,06,04,98,37,459.16
Fixed Assets	10	43,58,68,423.98	43,96,77,984.99
Other Assets	11	4,18,33,11,692.77	2,98,31,46,051.50
Total		1,84,90,95,95,077.89	2,01,17,28,69,873.04
Contingent Liabilities	12	20,09,05,690.89	14,29,67,499.28
Other Contra Items:-			
Securities Purchase Treps Contra		4,68,74,68,570.76	-
Securities Purchase Reverses Repo Contra		15,26,00,00,000.00	32,40,00,00,000.00
Bills for Collection		-	18,641.30

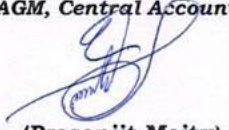
For The West Bengal State Co-operative Bank Limited


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



(Biraj Kumar Saha)
AGM, Central Accounts


(Anjan Chattopadhyay)
DGM (Accounts & Banking)


(Samit Neogi)
DGM (Credit)



(Prasenjit Maity)
General Manager (IDD)


(Manasij Mukhopadhyay)
Managing Director


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

For SBA Associates
CHARTERED ACCOUNTANTS
FRN - 308136E

22 JUN 2022


(Sujeet Kumar Singh)
PARTNER M / No. 304262

UDIN- 22304262ALMEYV5357



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

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 1

Capital

Particulars	As on 31.03.2022 (current year)	As on 31.03.2021 (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	1,61,01,84,500.00	1,50,51,80,000.00
17800 (P.Y - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1176174 (P.Y. - 1107095) "B" Class Shares of Rs.1000 each less Call Unpaid of Rs.500each	1,17,61,74,000.00	1,10,70,95,000.00
832421 (P.Y -760570) "C" Class Share of Rs.500 each of (iii) above held by	41,62,10,500.00	38,02,85,000.00
Paid-up Capital	1,61,01,84,500.00	1,50,51,80,000.00
"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	1,17,61,74,000.00	1,10,70,95,000.00
Fully Paid [1176174 shares (P.Y. - 1107095) of Rs 1000.00 each]	1,17,61,74,000.00	1,10,70,95,000.00
Partly Paid	-	-
"C" Class Fully Paid Share Capital ("C" Class) for PCS	41,62,10,500.00	38,02,85,000.00
Fully Paid [832421 shares (P.Y. -760570) of Rs 500.00 each]	41,62,10,500.00	38,02,85,000.00
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 31.03.2022 (current year)	As on 31.03.2021 (previous year)
I. Statutory Reserves	60,67,17,262.54	35,47,05,908.54
Opening Balances	35,47,05,908.54	25,28,63,991.54
Additions during the year	25,20,11,354.00	10,18,41,917.00
Deductions during the year	-	-
II. Capital Reserves	17,21,38,287.50	17,21,38,287.50
Opening Balances	17,21,38,287.50	17,18,93,287.50
Additions during the year	-	2,45,000.00
Deductions during the year	-	-
III. Share Premium	-	-
Opening Balances	-	-
Additions during the year	-	-
Deductions during the year	-	-
IV. Revenue and Other Reserves	2,49,39,62,099.41	2,49,48,23,779.98
Opening Balance	2,49,48,23,779.98	2,28,42,18,116.88
Additions during the year	2,56,80,384.11	24,64,66,325.25
Deductions during the year	2,65,42,064.68	3,58,60,662.15
V. Balance in Profit and Loss Account	1,70,30,77,691.59	94,70,58,630.22
Total (I, II, III, IV and V)	4,97,58,95,341.04	3,96,87,26,606.24



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 3

Deposits

Particulars	As on 31.03.2022 (current year)	As on 31.03.2021 (previous year)
A.		
I. Demand Deposits	12,29,38,12,718.27	13,57,55,15,248.99
(i) From banks	7,19,70,43,793.40	5,65,50,35,769.67
(ii) From others	5,09,67,68,924.87	7,92,04,79,479.32
II. Savings Bank Deposits	10,37,42,31,692.14	24,12,86,00,686.99
III. Term Deposits	96,38,90,50,723.78	98,61,05,44,685.82
(i) From banks	54,71,86,18,728.86	59,53,58,86,147.95
(ii) From others	41,67,04,31,994.92	39,07,46,58,537.87
Total (I, II and III)	1,19,05,70,95,134.19	1,36,31,46,60,621.80
B.		
(i) Deposits of branches in India	1,19,05,70,95,134.19	1,36,31,46,60,621.80
(ii) Deposits of branches outside India	-	-
Total	1,19,05,70,95,134.19	1,36,31,46,60,621.80



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 31.03.2022 (current year)</i>	<i>As on 31.03.2021 (previous year)</i>
I. Borrowings in India	48,35,20,44,110.00	48,87,65,55,630.00
(i) Reserve Bank of India	-	-
(ii) Other banks (NABARD)	48,35,17,94,110.00	48,87,63,05,630.00
(iii) Other institutions and agencies	2,50,000.00	2,50,000.00
II. Borrowings outside India	-	-
Total (I & II)	48,35,20,44,110.00	48,87,65,55,630.00

Secured borrowings included in I & II above -

Rs. 4835,20,44,110.00

Rs. 4887,65,55,630.00



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 31.03.2022 (current year)</i>	<i>As on 31.03.2021 (previous year)</i>
I. Bills Payable	-	-
II. Inter-office adjustments (net)	7,92,635.25	8,44,714.73
III. Interest accrued	3,16,14,74,769.21	3,64,00,67,117.07
IV. Others (including provisions)	7,75,21,08,588.20	6,86,68,35,183.20
Total	10,91,43,75,992.66	10,50,77,47,015.00



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 31.03.2022 (current year)</i>	<i>As on 31.03.2021 (previous year)</i>
I. Cash in hand *	19,70,37,148.50	20,86,10,489.20
II. Balances with Reserve Bank of India	20,01,39,15,444.77	37,58,73,67,583.15
(i) in Current Account	4,75,39,15,444.77	5,18,73,67,583.15
(ii) in Other Accounts	15,26,00,00,000.00	32,40,00,00,000.00
Total (I & II)	20,21,09,52,593.27	37,79,59,78,072.35

* 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>	<i>As on 31.03.2022 (current year)</i>	<i>As on 31.03.2021 (previous year)</i>
I. In India		
(i) Balances with banks	40,14,06,32,935.82	30,06,59,67,160.04
(a) in current accounts	22,64,01,413.19	19,71,32,888.29
(b) in other deposit accounts	39,91,42,31,522.63	29,86,88,34,271.75
(ii) Money at call and short notice	-	-
(a) with banks	-	-
(b) with other institutions	-	-
Total (i & ii)	40,14,06,32,935.82	30,06,59,67,160.04
II. Outside India		
(i) in current accounts	-	-
(ii) in other deposit accounts	-	-
(iii) Money at call and short notice	-	-
Total	-	-
Grand Total (I & II)	40,14,06,32,935.82	30,06,59,67,160.04



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 8**Investments**

<i>Particulars</i>	<i>As on 31.03.2022 (current year)</i>	<i>As on 31.03.2021 (previous year)</i>
I. Investments in India in		
(i) Government securities **	23,30,18,58,150.00	23,83,76,11,900.00
(ii) Other approved securities	-	-
(iii) Shares	6,51,245.00	6,51,245.00
(iv) Debentures and bonds	-	-
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others (TREPS)	4,69,00,00,000.00	-
Total	27,99,25,09,395.00	23,83,82,63,145.00
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)	27,99,25,09,395.00	23,83,82,63,145.00



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 31.03.2022 (current year)</i>	<i>As on 31.03.2021 (previous year)</i>
A.		
(i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	69,50,21,17,425.89	84,46,70,38,649.61
(iii) Term loans	22,44,42,02,611.16	21,58,27,98,809.55
Total	91,94,63,20,037.05	1,06,04,98,37,459.16
B.		
(i) Secured by tangible assets	53,92,27,32,514.93	54,85,70,59,728.93
(ii) Covered by bank / Government guarantees	37,81,94,62,387.75	50,98,50,40,821.42
(iii) Unsecured	20,41,25,134.37	20,77,36,908.81
Total	91,94,63,20,037.05	1,06,04,98,37,459.16
C.		
I. Advances in India		
(i) Priority sectors	53,97,94,90,941.92	54,90,21,83,962.36
(ii) Public sector	37,81,94,62,387.75	50,98,50,40,821.42
(iii) Banks	-	-
(iv) Others	14,73,66,707.38	16,26,12,675.38
Total	91,94,63,20,037.05	1,06,04,98,37,459.16
II. Advances outside India		
(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)	91,94,63,20,037.05	1,06,04,98,37,459.16



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 31.03.2022 (current year)</i>	<i>As on 31.03.2021 (previous year)</i>
I. (a) Premises		
At Book Value as on 31st March of the preceding year	2,29,99,792.14	2,42,10,307.51
Additions during the year	2,40,76,059.00	-
Deductions during the year	-	-
Depreciation to date	17,51,891.07	12,10,515.37
Position as on 31.03.2022	4,53,23,960.07	2,29,99,792.14
	-	-
I. (b) Building Revalued		
At Book Value as on 31st March of the preceding year	38,10,71,673.54	40,11,28,077.41
Additions during the year	-	-
Deductions during the year	-	-
Adjsut with Re-valuation Reserve	1,90,53,583.68	2,00,56,403.87
Position as on 31.03.2022	36,20,18,089.86	38,10,71,673.54
	-	-
II. Other Fixed Assets		
(including furniture and fixtures)		
At Book Value as on 31st March of the preceding year	3,56,06,519.31	4,23,49,120.01
Additions during the year	79,88,413.71	1,00,41,562.02
Deductions during the year	-	-
Depreciation to date	1,50,68,558.97	1,67,84,162.72
Position as on 31.03.2022	2,85,26,374.05	3,56,06,519.31
	-	-
Total [I(a), I(b) & II]	43,58,68,423.98	43,96,77,984.99



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 31.03.2022 (current year)</i>	<i>As on 31.03.2021 (previous year)</i>
I. Inter-office adjustments (net)	-	-
II. Interest accrued	2,58,51,94,714.15	2,14,77,21,689.32
III. Tax paid in advance/tax deducted at Source [Details annexed in separate schedule No. 11 (iii)]	1,01,86,07,554.08	64,28,88,117.59
IV. Stationery and stamps [Details annexed in separate schedule No. 11 (iv)]	16,58,915.61	32,24,286.71
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Security Deposit [Details annexed in separate schedule No. 11 (v)]	3,42,90,358.55	3,17,85,954.55
VII. Settlement A/c. - RTGS	50,64,24,092.88	-
VIII. Others [Details annexed in separate schedule No. 11 (vi)]	3,71,36,057.50	15,75,26,003.33
Total	4,18,33,11,692.77	2,98,31,46,051.50



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 31.03.2022 (current year)</i>	<i>As on 31.03.2021 (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	10,35,03,008.00	13,51,06,662.25
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the bank is contingently liable (Details in Annexure - 1)	9,74,02,682.89	78,60,837.03
Total	20,09,05,690.89	14,29,67,499.28



The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Profit & Loss Account for the year ended 31st March, 2022

Form 'B'

Particulars	Schedule	Year ended 31.03.2022 (Current year)	Year ended 31.03.2021 (Previous year)
I. Income			
Interest earned	13	14,58,91,01,319.21	17,86,37,98,957.68
Less Inter Branch-Interest (Contra Adj)		3,17,18,09,456.40	4,09,66,16,112.00
Net Interest earned		11,41,72,91,862.81	13,76,71,82,845.68
Other income	14	4,47,86,372.64	2,94,55,082.73
Deferred Tax		7,42,167.92	2,96,010.00
Total		11,46,28,20,403.37	13,79,69,33,938.41
II. Expenditure			
Interest expended	15	12,37,93,77,142.42	15,34,09,06,429.99
Less Inter Branch-Interest (Contra Adj)		3,17,18,09,456.40	4,09,66,16,112.00
Net Interest expended		9,20,75,67,686.02	11,24,42,90,317.99
Operating expenses	16	63,90,18,891.91	64,11,74,642.84
Provisions	16A	26,36,59,527.07	53,29,66,056.01
Deferred Tax		-	-
Total		10,11,02,46,105.00	12,41,84,31,016.84
III. Profit / Loss (Before Tax)			
Net profit/loss (-) for the year		1,35,25,74,298.37	1,37,85,02,921.57
Provision for Taxation		34,45,28,883.00	36,73,79,591.00
IV. Profit / Loss (After Tax) before Provision disallowed as per IT Act and Appropriation Provisions but disallowed under IT Act			
		1,00,80,45,415.37	1,01,11,23,330.57
Add:-			
(i) Excess Provision Written back		-	2,53,04,048.00
Less:-			
(i) Provision for Additional Tax for Revised Assessment	17	-	1,80,08,207.00
Profit / Loss (After Tax) before Appropriation		1,00,80,45,415.37	1,01,84,19,171.57
Profit/loss (-) brought forward		94,70,58,630.22	18,35,04,251.65
Total		1,95,51,04,045.59	1,20,19,23,423.22
IV. Appropriations			
Appendices			
Transfer to Statutory Reserves		25,20,11,354.00	10,18,41,917.00
Transfer to Bad Debt Reserve Fund		-	15,27,62,876.00
Transfer to - Co-operative Education Fund		15,000.00	15,000.00
Transfer to - Capital Reserve (Profit on Redemption of Security)		-	2,45,000.00
balance-sheet		1,70,30,77,691.59	94,70,58,630.22
Total		1,95,51,04,045.59	1,20,19,23,423.22

For The West Bengal State Co-operative Bank Limited

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

(Signature)
(Bijay Kumar Saha)
AGM, Central Accounts

(Signature)
(Anjan Chattopadhyay)
DGM (Accounts & Banking)

(Signature)
(Samit Neogi)
DGM (Credit)

(Signature)
(Prasenjit Maity)
General Manager (IDD)

(Signature)
(Manasij Mukhopadhyay)
Managing Director

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

For SBA Associates
CHARTERED ACCOUNTANTS
FRN - 308136E

22 JUN 2022

(Sujeet Kumar Singh)
PARTNER M / No. 304262

UDIN- 22304262ALMEYV5357



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 31.03.2022 (current year)</i>	<i>Year ended 31.03.2021 (previous year)</i>
I. Interest /discount on advances / bills	6,45,66,06,711.30	7,81,23,76,655.06
a. From CCBs under NABARD Refinance	1,88,51,18,775.56	2,14,14,45,573.28
b. From Others Loan	4,57,14,87,935.74	5,67,09,31,081.78
II. Income on investments	1,68,57,29,183.00	1,74,77,51,836.42
III. Interest on balances with Reserve Bank of India and other inter-bank funds	3,27,49,55,968.51	4,20,70,54,354.20
IV. Inter-Branch Interest	3,17,18,09,456.40	4,09,66,16,112.00
V. Others	-	-
Total	14,58,91,01,319.21	17,86,37,98,957.68



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 31.03.2022 (current year)</i>	<i>Year ended 31.03.2021 (previous year)</i>
I. Commission, exchange and brokerage	1,16,62,177.70	91,94,045.89
II. Profit on sale of investments	-	-
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. Profit on Redemption Security	1,42,46,250.00	2,45,000.00
Less: Loss on Redemption Security	-	-
VII. Income earned by way of dividends etc. from subsidiaries, companies and / or joint ventures abroad / in India	55,268.00	1,09,774.40
VIII. Miscellaneous income	1,88,22,676.94	1,99,06,262.44
Total	4,47,86,372.64	2,94,55,082.73

Note: Under items II to V, loss figures may be shown in brackets.



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 31.03.2022 (current year)</i>	<i>Year ended 31.03.2021 (previous year)</i>
I. Interest on deposits	6,94,41,02,038.00	8,88,92,08,791.06
II. Interest on Reserve Bank of India / inter-bank borrowings	2,26,32,25,488.26	2,23,61,93,988.09
a. Reserve Bank of India	-	-
b. Borrowing from NABARD under Refinance	2,26,10,00,292.00	2,23,60,23,053.00
c. TREPS Borrowing	22,25,196.26	1,70,935.09
d. REPO Borrowing	-	-
III. Interest on Investment	-	-
IV. Inter-Branch Interest	3,17,18,09,456.40	4,09,66,16,112.00
V. Others	2,40,159.76	11,88,87,538.84
Total	12,37,93,77,142.42	15,34,09,06,429.99



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 31.03.2022 (current year)</i>	<i>Year ended 31.03.2021 (previous year)</i>
I. Payments to and provisions for employees	27,77,40,870.03	27,84,66,614.03
II. Rent, taxes and lighting	4,76,23,967.45	3,66,52,132.88
III. Printing and stationery	30,23,980.57	24,37,247.11
IV. Advertisement and publicity	8,18,993.80	7,27,208.18
V. Depreciation on bank's property	1,68,20,450.04	1,79,94,678.09
VI. Directors' fees, allowances and expenses	-	-
VII. Auditors' fees and expenses (including branch auditors' fees and expenses)	20,19,832.00	6,38,820.00
VIII. Law charges	19,28,330.00	9,42,570.00
IX. Postage, telegrams, telephones, etc.	18,25,898.90	20,07,174.34
X. Repairs and maintenance	1,52,07,110.11	1,60,36,360.19
XI. Insurance	7,93,45,831.60	7,10,77,627.98
XII. Other expenditure	19,26,63,627.41	21,41,94,210.04
Total	63,90,18,891.91	64,11,74,642.84



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 16A

Provision

<i>Particulars</i>	<i>As on 31.03.2022 (current year)</i>	<i>As on 31.03.2021 (previous year)</i>
Provision for Bad & Doubtful Debts	26,36,59,527.07	48,07,71,574.83
Contingent Provision for Standard Assets	-	5,21,94,481.18
Total	26,36,59,527.07	53,29,66,056.01



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>	<i>As on 31.03.2022 (current year)</i>	<i>As on 31.03.2021 (previous year)</i>
Provision for Payment of Advance Tax (2020-21)	-	1,80,08,207.00
Total	-	1,80,08,207.00

