

# The West Bengal State Co-operative Bank Ltd.


24-A, Waterloo Street, Kolkata - 700 069

## Balance Sheet as on 31st March 2023

Particulars	Schedule	As on 31.03.2023 (current year)	As on 31.03.2022 (previous year)
<b>Capital &amp; Liabilities</b>			
Capital	1	1,71,84,62,500.00	1,61,01,84,500.00
Reserves & Surplus	2	6,50,16,38,101.74	4,97,58,95,341.04
Deposits	3	1,10,15,61,90,989.72	1,19,05,70,95,134.19
Borrowings	4	1,02,80,97,73,355.00	48,35,20,44,110.00
Other liabilities and provisions	5	12,19,94,80,071.01	10,91,43,75,992.66
<b>Total</b>		<b>2,33,38,55,45,017.47</b>	<b>1,84,90,95,95,077.89</b>
<b>Assets</b>			
Cash and Balances with Reserve Bank of India	6	5,39,54,18,469.91	20,21,09,52,593.27
Balances with banks and money at call and short notice	7	55,11,87,95,505.88	40,14,06,32,935.82
Investments	8	66,08,55,24,595.00	27,99,25,09,395.00
Advances	9	1,00,81,64,76,151.94	91,94,63,20,037.05
Fixed Assets	10	42,18,30,304.19	43,58,68,423.98
Other Assets	11	5,54,74,99,990.55	4,18,33,11,692.77
<b>Total</b>		<b>2,33,38,55,45,017.47</b>	<b>1,84,90,95,95,077.89</b>
Contingent Liabilities	12	1,22,73,53,236.70	20,09,05,690.89
<b>Other Contra Items:-</b>			
Securities Purchase Treps Contra		37,46,71,50,130.89	4,68,74,68,570.76
Securities Purchase Reverse Repo Contra		-	15,26,00,00,000.00
Bills for Collection		-	-

### For The West Bengal State Co-operative Bank Limited


  
(Sadhan Kumar Das)  
Assistant General Manager

  
(Biraj Kumar Saha)  
Assistant General Manager

  
(Anjan Chattopadhyay)  
General Manager (Banking)

  
(Samit Neog)  
General Manager (Credit)

  
(Nilanjan Sinha)  
Managing Director

  
(Anupam Mukhopadhyay)  
Special Officer

**26 JUN 2023**

For M/s. N. C. Banerjee & Co.  
CHARTERED ACCOUNTANTS  
FRN - 302081E

  
(CA. Subhabrata Ghosh)  
PARTNER M / No. 069864

**UDIN :- 23069864 BGVPHH 4479**



## Schedule of

**The West Bengal State Co-operative Bank Ltd.**

24-A, Waterloo Street, Kolkata - 700 069

**Schedule - 1****Capital**

Particulars	As on 31.03.2023 (current year)	As on 31.03.2022 (previous year)
<b>I. For Nationalised Banks</b>		
Capital (Fully owned by Central Government)		
<b>II. For Banks Incorporated Outside India</b>		
(i) Capital (The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.)		
(ii) Amount of deposit kept with RBI under section 1(2) of the Banking Regulation Act, 1949		
<b>Total</b>		
<b>III. For Other Banks</b>		
<b>Authorised capital</b>	<b>6,50,00,00,000.00</b>	<b>80,00,00,000.00</b>
1625000 "A" Class Shares of Rs.1000 each (P.Y. - 200000)	1,62,50,00,000.00	26,30,00,000.00
3250000 "B" Class Shares of Rs.1000 each (P.Y. - 400000)	3,25,00,00,000.00	40,00,00,000.00
3250000 "C" Class Shares of Rs.500 each (P.Y. - 400000)	1,62,50,00,000.00	20,00,00,000.00
<b>Issued Capital</b>	<b>1,71,84,62,500.00</b>	<b>1,61,01,84,500.00</b>
17800 (P.Y. - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1254852 (P.Y. - 1176174) "B" Class Shares of Rs.1000 each	1,26,48,52,000.00	1,17,61,74,000.00
871621 (P.Y. - 832421) "C" Class Share of Rs.500 each	43,58,10,500.00	41,62,10,500.00
<b>Subscribed Capital</b>	<b>1,71,84,62,500.00</b>	<b>1,61,01,84,500.00</b>
17800 (P.Y. - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1254852 (P.Y. - 1176174) "B" Class Shares of Rs.1000 each	1,26,48,52,000.00	1,17,61,74,000.00
871621 (P.Y. - 832421) "C" Class Share of Rs.500 each	43,58,10,500.00	41,62,10,500.00
<b>Called-up Capital</b>	<b>1,71,84,62,500.00</b>	<b>1,61,01,84,500.00</b>
17800 (P.Y. - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1254852 (P.Y. - 1176174) "B" Class Shares of Rs.1000 each	1,26,48,52,000.00	1,17,61,74,000.00
871621 (P.Y. - 832421) "C" Class Share of Rs.500 each	43,58,10,500.00	41,62,10,500.00
<b>Paid-up Capital</b>	<b>1,71,84,62,500.00</b>	<b>1,61,01,84,500.00</b>
"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	1,26,48,52,000.00	1,17,61,74,000.00
Fully Paid [1264852 shares (P.Y. - 1176174) of Rs 1000.00 each]	1,26,48,52,000.00	1,17,61,74,000.00
"C" Class Fully Paid Share Capital ("C" Class) for PCS	43,58,10,500.00	41,62,10,500.00
Fully Paid [871621 shares (P.Y. - 832421) of Rs 500.00 each]	43,58,10,500.00	41,62,10,500.00
<b>Total</b>		





Schedule of

**The West Bengal State Co-operative Bank Ltd.**

24-A, Waterloo Street, Kolkata - 700 069

**Schedule - 2**

**Reserves & Surplus**

Particulars	As on 31.03.2023 (current year)	As on 31.03.2022 (previous year)
<b>I. Statutory Reserves</b>	<b>98,22,42,251.54</b>	<b>60,67,17,262.54</b>
Opening Balances	60,67,17,262.54	35,47,05,908.54
Additions during the year	37,55,24,989.00	25,20,11,354.00
Deductions during the year	-	-
<b>II. Capital Reserves</b>	<b>17,21,38,287.50</b>	<b>17,21,38,287.50</b>
Opening Balances	17,21,38,287.50	17,21,38,287.50
Additions during the year	-	-
Deductions during the year	-	-
<b>III. Share Premium</b>	<b>-</b>	<b>-</b>
Opening Balances	-	-
Additions during the year	-	-
Deductions during the year	-	-
<b>IV. Revenue and Other Reserves</b>	<b>2,52,91,19,902.32</b>	<b>2,49,39,62,099.41</b>
Opening Balance	2,49,39,62,099.41	2,49,48,23,779.98
Additions during the year	5,35,26,207.40	2,56,80,384.11
Deductions during the year	1,83,68,404.49	2,65,42,064.68
<b>V. Balance in Profit and Loss Account</b>	<b>2,81,81,37,660.38</b>	<b>1,70,30,77,691.59</b>
<b>Total (I, II, III, IV and V)</b>	<b>6,50,16,38,101.74</b>	<b>4,97,58,95,341.04</b>



## Schedule of

**The West Bengal State Co-operative Bank Ltd.**

24-A, Waterloo Street, Kolkata - 700 069

**Schedule - 3****Deposits**

Particulars	As on 31.03.2023 (current year)	As on 31.03.2022 (previous year)
<b>A.</b>		
<b>I. Demand Deposits</b>	<b>9,96,91,83,816.66</b>	<b>12,29,38,12,718.27</b>
(i) From banks	4,29,95,78,047.47	7,19,70,43,793.40
(ii) From others	5,66,96,05,769.19	5,09,67,68,924.87
<b>II. Savings Bank Deposits</b>	<b>11,16,16,66,077.79</b>	<b>10,37,42,31,692.14</b>
<b>III. Term Deposits</b>	<b>89,02,53,41,095.27</b>	<b>96,38,90,50,723.78</b>
(i) From banks	49,12,13,56,314.84	54,71,86,18,728.86
(ii) From others	39,90,39,84,780.43	41,67,04,31,994.92
<b>Total (I, II and III)</b>	<b>1,10,15,61,90,989.72</b>	<b>1,19,05,70,95,134.19</b>
<b>B.</b>		
(i) Deposits of branches in India	1,10,15,61,90,989.72	1,19,05,70,95,134.19
<b>Total</b>	<b>1,10,15,61,90,989.72</b>	<b>1,19,05,70,95,134.19</b>



## 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 31.03.2023 (current year)</i>	<i>As on 31.03.2022 (previous year)</i>
<b>I. Borrowings in India</b>	<b>1,02,80,97,73,355.00</b>	<b>48,35,20,44,110.00</b>
(i) Reserve Bank of India	-	-
(ii) Other banks (NABARD)	69,40,97,73,355.00	48,35,17,94,110.00
(iii) Other institutions and agencies	33,40,00,00,000.00	2,50,000.00
<b>II. Borrowings outside India</b>	-	-
<b>Total (I &amp; II)</b>	<b>1,02,80,97,73,355.00</b>	<b>48,35,20,44,110.00</b>

Secured borrowings included in I & II above -      **Rs. 102,80,97,73,355.00**      **Rs. 4835,20,44,110.00**



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 31.03.2023 (current year)</i>	<i>As on 31.03.2022 (previous year)</i>
I. Bills Payable	-	-
II. Inter-office adjustments (net)	5,88,633.25	7,92,635.25
III. Interest accrued	3,64,92,54,270.84	3,16,14,74,769.21
IV. Others (including provisions)	8,54,96,37,166.92	7,75,21,08,588.20
<b>Total</b>	<b>12,19,94,80,071.01</b>	<b>10,91,43,75,992.66</b>





## 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 31.03.2023 (current year)</i>	<i>As on 31.03.2022 (previous year)</i>
<b>I. Cash in hand *</b>	<b>9,05,39,900.84</b>	<b>19,70,37,148.50</b>
<b>II. Balances with Reserve Bank of India</b>	<b>5,30,48,78,569.07</b>	<b>20,01,39,15,444.77</b>
(i) in Current Account	5,30,48,78,569.07	4,75,39,15,444.77
(ii) in Other Accounts	-	15,26,00,00,000.00
<b>Total (I &amp; II)</b>	<b>5,39,54,18,469.91</b>	<b>20,21,09,52,593.27</b>

\* 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**

Particulars	As on 31.03.2023 (current year)	As on 31.03.2022 (previous year)
<b>I. In India</b>		
(i) Balances with banks	55,11,87,95,505.88	40,14,06,32,935.82
(a) in current accounts	18,43,43,234.66	22,64,01,413.19
(b) in other deposit accounts	54,93,44,52,271.22	39,91,42,31,522.63
(ii) Money at call and short notice	-	-
(a) with banks	-	-
(b) with other institutions	-	-
<b>Total (i &amp; ii)</b>	<b>55,11,87,95,505.88</b>	<b>40,14,06,32,935.82</b>
<b>II. Outside India</b>		
(i) in current accounts	-	-
(ii) in other deposit accounts	-	-
(iii) Money at call and short notice	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Grand Total (I &amp; II)</b>	<b>55,11,87,95,505.88</b>	<b>40,14,06,32,935.82</b>





## Schedule of

**The West Bengal State Co-operative Bank Ltd.**

24-A, Waterloo Street, Kolkata - 700 069

**Schedule - 8****Investments**

Particulars	As on 31.03.2023 (current year)	As on 31.03.2022 (previous year)
<b>I. Investments in India in</b>		
(i) Government securities **	28,58,48,73,350.00	23,30,18,58,150.00
(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)	37,50,00,00,000.00	4,69,00,00,000.00
<b>Total</b>	<b>66,08,55,24,595.00</b>	<b>27,99,25,09,395.00</b>
<b>II. Investments Outside India in</b>		
(i) Government securities (including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Other investments (to be specified)	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Grand Total (I &amp; II)</b>	<b>66,08,55,24,595.00</b>	<b>27,99,25,09,395.00</b>



## Schedule of

**The West Bengal State Co-operative Bank Ltd.**

24-A, Waterloo Street, Kolkata - 700 069

**Schedule 9****Advances**

Particulars	As on 31.03.2023 (current year)	As on 31.03.2022 (previous year)
<b>A.</b>		
(i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	73,17,55,35,965.70	69,50,21,17,425.89
(iii) Term loans	27,64,09,40,186.24	22,44,42,02,611.16
<b>Total</b>	<b>1,00,81,64,76,151.94</b>	<b>91,94,63,20,037.05</b>
<b>B.</b>		
(i) Secured by tangible assets	61,59,42,54,276.66	53,92,27,32,514.93
(ii) Covered by bank / Government guarantees	39,02,56,09,413.00	37,81,94,62,387.75
(iii) Unsecured	19,66,12,462.28	20,41,25,134.37
<b>Total</b>	<b>1,00,81,64,76,151.94</b>	<b>91,94,63,20,037.05</b>
<b>C.</b>		
<b>I. Advances in India</b>		
(i) Priority sectors	61,63,94,86,547.56	53,97,94,90,941.92
(ii) Public sector	39,02,56,09,413.00	37,81,94,62,387.75
(iii) Banks	-	-
(iv) Others	15,13,80,191.38	14,73,66,707.38
<b>Total</b>	<b>1,00,81,64,76,151.94</b>	<b>91,94,63,20,037.05</b>
<b>II. Advances outside India</b>		
(i) Due from banks	-	-
(ii) Due from others	-	-
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Grand Total (C.I. &amp; C.II)</b>	<b>1,00,81,64,76,151.94</b>	<b>91,94,63,20,037.05</b>



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 31.03.2023 (current year)</i>	<i>As on 31.03.2022 (previous year)</i>
<b>I. (a) Premises</b>		
At Book Value as on 31st March of the preceding year	4,53,23,960.07	2,29,99,792.14
Additions during the year	7,10,740.47	2,40,76,059.00
Deductions during the year	-	-
Depreciation to date	23,01,735.04	17,51,891.07
<b>Position as on 31.03.2023</b>	<b>4,37,32,965.50</b>	<b>4,53,23,960.07</b>
	-	-
<b>I. (b) Building Revalued</b>		
At Book Value as on 31st March of the preceding year	36,20,18,089.86	38,10,71,673.54
Additions during the year	-	-
Deductions during the year	-	-
Adjust with Re-valuation Reserve	1,81,00,904.49	1,90,53,583.68
<b>Position as on 31.03.2023</b>	<b>34,39,17,185.37</b>	<b>36,20,18,089.86</b>
	-	-
<b>II. Other Fixed Assets</b>		
<b>(including furniture and fixtures)</b>		
At Book Value as on 31st March of the preceding year	2,85,26,374.05	3,56,06,519.31
Additions during the year	1,79,47,550.28	79,88,413.71
Deductions during the year	20,680.23	-
Depreciation to date	1,22,73,090.78	1,50,68,558.97
<b>Position as on 31.03.2023</b>	<b>3,41,80,153.32</b>	<b>2,85,26,374.05</b>
	-	-
<b>Total [I(a), I(b) &amp; II]</b>	<b>42,18,30,304.19</b>	<b>43,58,68,423.98</b>





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 31.03.2023 (current year)</i>	<i>As on 31.03.2022 (previous year)</i>
I. Inter-office adjustments (net)	-	-
II. Interest accrued	3,84,36,74,868.55	2,58,51,94,714.15
III. Tax paid in advance/tax deducted at Source [Details annexed in separate schedule No. 11 (iii)]	1,54,29,39,609.27	1,01,86,07,554.08
IV. Stationery and stamps [Details annexed in separate schedule No. 11 (iv)]	10,14,626.31	16,58,915.61
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others [Details annexed in separate schedule No. 11 (vi)]	15,98,70,886.42	57,78,50,508.93
<b>Total</b>	<b>5,54,74,99,990.55</b>	<b>4,18,33,11,692.77</b>



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 31.03.2023 (current year)</i>	<i>As on 31.03.2022 (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	-	-
(b) Outside India	1,20,93,64,102.25	10,35,03,008.00
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the bank is contingently liable (Details in Annexure - 1)	1,79,89,134.45	9,74,02,682.89
<b>Total</b>	<b>1,22,73,53,236.70</b>	<b>20,09,05,690.89</b>



# The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Profit & Loss Account for the year ended 31st March, 2023

## Form 'B'

Particulars	Schedule	Year ended 31.03.2023 (Current year)	Year ended 31.03.2022 (Previous year)
<b>I. Income</b>			
Interest earned	13	11,96,15,50,503.28	11,41,72,91,862.81
Other income	14	7,14,07,569.96	4,47,86,372.64
<b>Total</b>		<b>12,03,29,58,073.24</b>	<b>11,46,20,78,235.45</b>
<b>II. Expenditure</b>			
Interest expended	15	9,10,71,57,938.67	9,20,75,67,686.02
Operating expenses	16	71,12,87,363.74	63,90,18,891.91
Provisions	16A	71,24,12,813.04	60,74,46,242.15
<b>Total</b>		<b>10,53,08,58,115.45</b>	<b>10,45,40,32,820.08</b>
<b>III. Profit / Loss</b>			
Net profit/loss (-) for the year		<b>1,50,20,99,957.79</b>	<b>1,00,80,45,415.37</b>
Profit/loss (-) brought forward		1,70,30,77,691.59	94,70,58,630.22
<b>Total</b>		<b>3,20,51,77,649.38</b>	<b>1,95,51,04,045.59</b>
<b>IV. Appropriations</b>			
Transfer to Statutory Reserves		37,55,24,989.00	25,20,11,354.00
Transfer to Social Development Fund		1,00,00,000.00	-
Transfer to - Co-operative Education Fund		15,000.00	15,000.00
Transfer to - Technology Adoption Fund		15,00,000.00	-
Balance carried over to balance-sheet		<b>2,81,81,37,660.38</b>	<b>1,70,30,77,691.59</b>
<b>Total</b>		<b>3,20,51,77,649.38</b>	<b>1,95,51,04,045.59</b>

## For The West Bengal State Co-operative Bank Limited

(Sadhan Kumar Das)  
Assistant General Manager

(Anjan Chattopadhyay)  
General Manager (Banking)

(Biraj Kumar Saha)  
Assistant General Manager

(Samit Neogi)  
General Manager (Credit)

(Nilanjan Sinha)  
Managing Director

26 JUN 2023

(Anupam Mukhopadhyay)  
Special Officer

For M/s. N. C. Banerjee & Co.  
CHARTERED ACCOUNTANTS  
FRN - 302081E

(CA. Subhabrata Ghosh)

PARTNER M / No. 069864

UDIN :- 23069864 BGVPHH 4479





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 31.03.2023 (current year)</i>	<i>Year ended 31.03.2022 (previous year)</i>
I. Interest /discount on advances / bills	<b>6,17,29,16,980.76</b>	<b>6,45,66,06,711.30</b>
a. From CCBs under NABARD Refinance	1,95,71,24,701.43	1,88,51,18,775.56
b. From Others Loan	4,21,57,92,279.33	4,57,14,87,935.74
II. Income on investments	<b>1,69,63,26,141.00</b>	<b>1,68,57,29,183.00</b>
III. Interest on balances with Reserve Bank of India and other inter-bank funds	4,09,23,07,381.52	3,27,49,55,968.51
IV. Inter-Branch Interest	<b>3,12,56,79,073.12</b>	<b>3,17,18,09,456.40</b>
V. Others	-	-
<b>Total</b>	<b>15,08,72,29,576.40</b>	<b>14,58,91,01,319.21</b>
Less:-		
Inter-Branch Interest	3,12,56,79,073.12	3,17,18,09,456.40
<b>Interest earned (Net)</b>	<b>11,96,15,50,503.28</b>	<b>11,41,72,91,862.81</b>



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

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**Schedule - 14**

**Other Income**

Particulars	Year ended 31.03.2023 (current year)	Year ended 31.03.2022 (previous year)
I. Commission, exchange and brokerage	3,67,52,961.82	1,16,62,177.70
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	1,72,23,750.00	1,42,46,250.00
Less: Loss on Redemption Security	-	-
VII. Income earned by way of dividends etc. from subsidiaries, companies and / or joint ventures abroad / in India	76,485.00	55,268.00
VIII. Miscellaneous income	1,73,54,373.14	1,88,22,676.94
<b>Total</b>	<b>7,14,07,569.96</b>	<b>4,47,86,372.64</b>

**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>	Year ended 31.03.2023 (current year)	Year ended 31.03.2022 (previous year)
I. Interest on deposits	6,09,12,49,751.97	6,94,41,02,038.00
II. Interest on Reserve Bank of India / inter-bank borrowings	2,98,53,21,362.47	2,26,32,25,488.26
a. Reserve Bank of India	-	-
b. Borrowing from NABARD under Refinance	2,65,53,20,601.66	2,26,10,00,292.00
c. Short Term Inter-Bank Borrowings	32,56,29,586.10	-
c. TREPS Borrowing	43,57,064.71	22,25,196.26
d. REPO Borrowing	14,110.00	-
III. Interest on Investment	3,03,50,889.45	-
IV. Inter-Branch Interest	3,12,56,79,073.12	3,17,18,09,456.40
V. Others	2,35,934.78	2,40,159.76
<b>Total</b>	<b>12,23,28,37,011.79</b>	<b>12,37,93,77,142.42</b>
Less:-		
Inter-Branch Interest	3,12,56,79,073.12	3,17,18,09,456.40
<b>Interest expended (Net)</b>	<b>9,10,71,57,938.67</b>	<b>9,20,75,67,686.02</b>





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 31.03.2023 (current year)</i>	<i>Year ended 31.03.2022 (previous year)</i>
I. Payments to and provisions for employees	33,71,01,935.58	27,77,40,870.03
II. Rent, taxes and lighting	4,75,97,345.86	4,76,23,967.45
III. Printing and stationery	25,22,352.04	30,23,980.57
IV. Advertisement and publicity	10,03,197.84	8,18,993.80
V. Depreciation on bank's property	1,45,74,825.82	1,68,20,450.04
VI. Directors' fees, allowances and expenses	-	-
VII. Auditors' fees and expenses (including branch auditors' fees and expenses)	4,99,500.00	5,27,000.00
VIII. Law charges	78,29,648.00	19,28,330.00
IX. Postage, telegrams, telephones, etc.	19,41,761.88	18,25,898.90
X. Repairs and maintenance	1,17,41,772.61	1,52,07,110.11
XI. Insurance	7,70,44,837.74	7,93,45,831.60
XII. Other expenditure	20,94,30,186.37	19,41,56,459.41
<b>Total</b>	<b>71,12,87,363.74</b>	<b>63,90,18,891.91</b>



Schedule of

**The West Bengal State Co-operative Bank Ltd.**

24-A, Waterloo Street, Kolkata - 700 069

**Schedule - 16A**

**Provisions and contingencies**

<i>Particulars</i>	<i>As on 31.03.2023 (current year)</i>	<i>As on 31.03.2022 (previous year)</i>
Provision for Bad & Doubtful Debts	15,93,35,667.86	26,36,59,527.07
Contingent Provision for Standard Assets	-	-
Provision for Taxation	55,31,60,633.00	34,45,28,883.00
Deferred Tax	(83,487.82)	(7,42,167.92)
<b>Total</b>	<b>71,24,12,813.04</b>	<b>60,74,46,242.15</b>

