



The West Bengal State Co-operative Bank Ltd.

(A State Partnered & RBI Licensed Scheduled State Apex Co-operative Bank)

Regd. & Head Office : 24-A, Waterloo Street, Kolkata-700 069

Phone : 2248-8491 / 2248-8492 / 2248-8692, Fax : 2248-8488

Please visit our website : www.wbstcb.com for details

A. Highlights on Key Achievements :-

(i) Audit Classification		
(ii) Business	- ₹ 24,236.44 Crore	(v) Gross NPA - 4.06%
(iii) Deposit	- ₹ 13,631.46 Crore	(vi) Net NPA - 0.93%
(iv) Loans & Advances	- ₹ 10,604.98 Crore	(vii) Net Worth - ₹ 465.78 Crore

Net Profit

449%

PROFIT AFTER TAX CROSSED RS. 100.00 CRORE

B. Rate of Interest on selective product & other facilities:-

(i) Savings Deposit :- Upto 6% p.a. under Flexi Scheme*
(ii) House Building Loan :- Low Rate. Special arrangement for Government Employees*.
(iii) Loan for Self Help Group / Crop cultivation :- Subsidized Rate @2% p.a.* to @4% p.a.*
(iv) Free remittance through NEFT / RTGS
(v) Extended digital banking facilities like ATM/PoS/Net Banking with Viewing Facility

*T & C Apply

Operating Profit

117%

C. FINANCIAL POSITION

1. Audited Profit & Loss Account for the year ended 31st March, 2021

Sl. No.	PARTICULARS	Current Year 2020-21 (Rs. In Crore)	Previous Year 2019-20 (Rs. In Crore)
A	Interest Earned	1,376.72	1,138.75
i)	Interest on Loans and Advances	781.24	569.72
ii)	Interest on Treasury Operation	595.48	569.03
B	Interest Expended	1,124.42	991.93
C	Net Interest Income (NII) = (A-B)	252.30	146.82
D	Other Income	2.94	4.36
E	Total Income = (C+D)	255.24	151.18
F	Operating Expenses	61.57	62.07
i)	Employee Cost	25.30	24.03
ii)	Other Operating Expenses	36.27	38.04
G	Operating Profit = (E-F)	193.67	89.11
H	Provision	91.83	70.55
I	Profit After Tax (PAT) = (G-H)	101.84	18.56

Net Worth

37%

CRAR

15.47%

2. Audited Balance Sheet as at 31st March, 2021

Sl. No.	PARTICULARS	As on 31.03.2021 (Rs. In Crore)	As on 31.03.2020 (Rs. In Crore)
A.	Sources :-	(Rs. In Crore)	(Rs. In Crore)
1	Share Capital	150.52	116.60
2	Reserves & Surplus	302.16	270.90
3	Deposit	13,631.46	14,862.33
4	Borrowings	4,887.65	3,481.65
5	Interest Payable	364.01	350.50
6	Other Liabilities	686.77	597.24
7	Accumulated Profit	94.71	18.35

Loans and Advances

17%

Total Liabilities

20,117.28

19,697.57

B.	Application :-	(Rs. In Crore)	(Rs. In Crore)
1	Cash in Hand	20.86	18.77
2	Balance in C/A with RBI	518.74	497.31
3	Investment	8,630.42	9,814.46
4	Loans & Advances	10,604.98	9,090.76
5	Fixed Asset	43.97	46.77
6	Other Assets	298.31	229.50

PCR

77%

Partner

Sd/-

Sd/-

SBA Associates, Chartered Accountants

Managing Director

Special Officer