



The West Bengal State Co-operative Bank Ltd.

[Reg. No. 83 & Year - 1918]

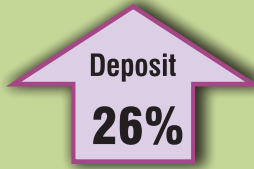
(A State Partnered RBI Licensed Scheduled Bank)

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

Phone : 2248-8491 / 2248-8492 / 2248-8692, www.wbstcb.com

Audited Financial Position with Highlights on Key Achievements Year 2023-24

	Audit Classification -	CRAR - 23.72%	Net Profit 		
	PROFITABILITY CROSSED ₹ 186.00 Crore NET WORTH CROSSED ₹ 933.00 Crore				
1. Audited Profit & Loss Account for the year ended 31st March, 2024					
Sl. No.	Particulars	2023-24 (Rs. in Crore)	2022-23 (Rs. in Crore)	NIM (%) 	
A	Interest Earned	1,540.22	1,196.15		
B	Interest Expended	1,167.17	910.72		
C	Net Interest Income (NII) = (A-B)	373.05	285.43		
D	Other Income	13.31	7.15		
E	Total Income = (C+D)	386.36	292.58		
F	Operating Expenses	86.54	71.13		
G	Operating Profit = (E-F)	299.82	221.45		
H	Provisions & Contingencies	113.00	71.24		
I	Profit After Tax (PAT) = (G-H)	186.82	150.21		
2. Audited Balance Sheet as at 31st March, 2024					
Sl. No.	Particulars	31.03.2024 (Rs. in Crore)	31.03.2023 (Rs. in Crore)	PCR (%) 	
A	Sources :-				
1.	Owned Fund	1,008.26	822.01		
2.	Deposit	13,878.19	11,015.62		
3.	Borrowings	8,965.89	10,280.98		
4.	Other Liabilities	1,275.67	1,220.23		
	TOTAL	25,128.01	23,338.84		
B	Application :-				
1.	Cash in Hand	7.12	9.05		
2.	Current Account with RBI & Others Bank	8,089.05	6,042.37		
3.	Investment	5,311.61	6,608.55		
4.	Advances	11,047.58	10,081.65		
5.	Other Assets	672.65	597.22		
	TOTAL	25,128.01	23,338.84		



Sd/-

M/s. N. C. Banerjee & Co., Chartered Accountants

Sd/-

Special Officer & Managing Director