The West Bengal State Co-operative Bank Ltd.

1918 — 2023 — Glorious 106 Years

(A State Partner RBI Licensed Scheduled Bank)

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

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

A. Highlights on Key Achievements :

Audit Classification - A

PROFITABILITY CROSSED ₹ 150,00,00,000.00

B. FINANCIAL POSITION

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

Sl. No.	Particulars	Current Year 2022-23 (Rs. in Crore)	Previous Year 2021-22 (Rs. in Crore)
A	Interest Earned	1,196.15	1,141.73
B	Interest Expended	910.72	920.76
C	**Net Interest Income (NII) = (A-B)**	**285.43**	**220.97**
D	Other Income	7.15	4.55
E	**Total Income = (C+D)**	**292.58**	**225.52**
F	Operating Expenses	71.13	63.90
G	**Operating Profit = (E-F)**	**221.45**	**161.62**
H	Provisions & Contingencies	15.93	26.37
I	**Profit Before Tax (PBT) = (G-H)**	**205.52**	**135.25**
J	Tax	55.31	34.45
K	**Profit After Tax (PAT) = (I-J)**	**150.21**	**100.80**

2. Audited Balance Sheet as at 31st March, 2023

Sl. No.	Particulars	As on 31.03.2023	As on 31.03.2022
A	Sources :-	(Rs. in Crore)	(Rs. in Crore)
1.	Share Capital	171.85	161.02
2.	Reserve Fund	368.35	327.28
3.	Deposit	11,015.62	11,905.71
4.	Borrowings	10,280.98	4,835.20
5.	Interest Payable	364.93	316.15
6.	Other Liabilities	855.02	775.29
7.	Accumulated Profit	281.81	170.31
	Total Liabilities	**23,338.56**	**18,490.96**
B	Application :-	(Rs. in Crore)	(Rs. in Crore)
1.	Cash in Hand	9.05	19.70
2.	Current Account with RBI & Others Bank	548.92	498.03
3.	Investment	12,101.99	8,316.67
4.	Loans & Advance	10,081.65	9,194.63
5.	Other Assets	596.95	461.93
	Total Assets	**23,338.56**	**18,490.96**

Net Profit ↑ 49%

Operating Profit ↑ 37%

CRAR 27.96%

Net Worth ↑ 29%

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

Sd/-
Managing Director

Sd/-
Special Officer