

**AUDITED
CONSOLIDATED
FINANCIAL
STATEMENT
OF ACCOUNTS**

FINANCIAL YEAR 2024-2025



THE WEST BENGAL STATE CO-OP.BANK LTD.

24A, Waterloo Street

Kolkata-700 069

The West Bengal State Co-operative Bank Ltd.


24-A, Waterloo Street, Kolkata - 700 069

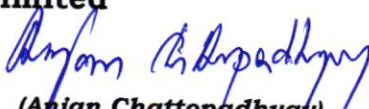
Form - 'A'

Balance Sheet as on 31st March 2025

Particulars	Schedule	As on 31.03.2025 (current year)	As on 31.03.2024 (previous year)
Capital & Liabilities			
Capital	1	1,90,45,30,500.00	1,79,37,00,500.00
Reserves & Surplus	2	10,25,50,16,579.09	8,28,88,28,306.45
Deposits	3	1,55,51,68,59,700.64	1,38,78,18,81,151.37
Borrowings	4	1,41,15,16,19,585.00	89,65,89,32,263.00
Other liabilities and provisions	5	14,11,59,22,098.79	12,75,67,15,840.46
Total		3,22,94,39,48,463.52	2,51,28,00,58,061.28
Assets			
Cash and Balances with Reserve Bank of India	6	13,17,93,82,566.58	5,35,30,43,949.08
Balances with banks and money at call and short notice	7	1,11,57,96,07,634.10	75,60,87,63,332.95
Investments	8	73,01,79,30,403.00	53,11,61,23,145.00
Advances	9	1,16,59,92,13,619.71	1,10,47,58,17,062.87
Fixed Assets	10	40,38,38,510.10	40,61,16,042.82
Other Assets	11	8,16,39,75,730.03	6,32,01,94,528.56
Total		3,22,94,39,48,463.52	2,51,28,00,58,061.28
Contingent Liabilities	12	1,53,42,40,332.31	1,59,56,81,969.25

For The West Bengal State Co-operative Bank Limited


(Sadhan Kumar Das)
Assistant General Manager



(Arjan Chattopadhyay)
General Manager (Banking)


(Samit Neogi)
General Manager (Credit)


(Sujan Sarkar)
Managing Director

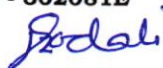
Date:- 20th June, 2025

Place :- Kolkata


(Aveek Bhattacharya)
Special Officer

In terms of our report of even date

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


(CA. Mukul Chandra Kodali)
PARTNER M / No. 056514

UDIN :- 25056514 BMJNHB3860



The West Bengal State Co-operative Bank Ltd.


24-A, Waterloo Street, Kolkata - 700 069

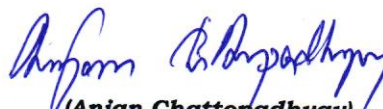
Form 'B'

Profit & Loss Account for the year ended 31st March, 2025

Particulars	Schedule	Year ended 31.03.2025 (Current year)	Year ended 31.03.2024 (Previous year)
I. Income			
Interest earned	13	19,50,98,28,969.27	15,40,21,87,812.80
Other income	14	9,43,74,397.35	13,23,84,303.29
Total		19,60,42,03,366.62	15,53,45,72,116.09
II. Expenditure			
Interest expended	15	14,75,22,78,832.02	11,67,09,90,220.13
Operating expenses	16	1,16,21,00,874.31	86,53,66,737.93
Provisions and contingencies	16A	1,44,83,89,874.60	1,12,99,81,500.76
Total		17,36,27,69,580.93	13,66,63,38,458.82
III. Profit / Loss			
Net profit/loss (-) for the year		2,24,14,33,785.69	1,86,82,33,657.27
Profit/loss (-) brought forward		4,11,57,57,057.93	2,81,81,37,660.38
Total		6,35,71,90,843.62	4,68,63,71,317.65
IV. Appropriations			
Statutory Reserves @25%		56,03,58,446.00	46,70,58,414.00
Bad Debt Reserve Fund @15% (Sec. 81 as per WBCS Act, 2006)		33,62,15,068.00	-
Co-operative Education Fund		15,000.00	15,000.00
Technology Adoption Fund		12,00,000.00	15,00,000.00
Capital Reserve		5,22,500.00	-
Group Leave Encashment Fund		-	10,20,40,845.72
Balance carried over to balance-sheet		5,45,88,79,829.62	4,11,57,57,057.93
Total		6,35,71,90,843.62	4,68,63,71,317.65

For The West Bengal State Co-operative Bank Limited


(Sadhan Kumar Das)
Assistant General Manager



(Anjan Chattopadhyay)
General Manager (Banking)


(Samit Neogi)
General Manager (Credit)


(Sujan Sarkar)
Managing Director

Date:- 20th June, 2025

Place :- Kolkata


(Aveek Bhattacharya)
Special Officer

In terms of our report of even date
For M/s. N. C. Banerjee & Co.
CHARTERED ACCOUNTANTS
FRN - 302081E


(CA. Mukul Chandra Kodali)
PARTNER M / No. 056514

UDIN :- 25056514BMJNHB3860



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

24-A, Waterloo Street, Kolkata - 700 069

**Schedule - 1
Capital**

Particulars	As on 31.03.2025 (current year)	As on 31.03.2024 (previous year)
I. For Nationalised Banks		
Capital (Fully owned by Central Government)		
II. For Banks Incorporated Outside India		
(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 11(2) of the Banking Regulation Act, 1949		
Total		
III. For Other Banks		
Authorised capital		
	6,50,00,00,000.00	6,50,00,00,000.00
1625000 "A" Class Shares of Rs.1000 each (P.Y. - 1625000)	1,62,50,00,000.00	1,62,50,00,000.00
3250000 "B" Class Shares of Rs.1000 each (P.Y. - 3250000)	3,25,00,00,000.00	3,25,00,00,000.00
3250000 "C" Class Shares of Rs.500 each (P.Y. - 3250000)	1,62,50,00,000.00	1,62,50,00,000.00
Issued Capital		
	1,90,45,30,500.00	1,79,37,00,500.00
17800 (P.Y - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1403434 (P.Y. - 1307908) "B" Class Shares of Rs.1000 each	1,40,34,34,000.00	1,30,79,08,000.00
966593 (P.Y - 935985) "C" Class Share of Rs.500 each	48,32,96,500.00	46,79,92,500.00
Subscribed Capital		
	1,90,45,30,500.00	1,79,37,00,500.00
17800 (P.Y - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1403434 (P.Y. - 1307908) "B" Class Shares of Rs.1000 each	1,40,34,34,000.00	1,30,79,08,000.00
966593 (P.Y - 935985) "C" Class Share of Rs.500 each	48,32,96,500.00	46,79,92,500.00
Called-up Capital		
	1,90,45,30,500.00	1,79,37,00,500.00
17800 (P.Y - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1403434 (P.Y. - 1307908) "B" Class Shares of Rs.1000 each	1,40,34,34,000.00	1,30,79,08,000.00
966593 (P.Y - 935985) "C" Class Share of Rs.500 each	48,32,96,500.00	46,79,92,500.00
Paid-up Capital		
	1,90,45,30,500.00	1,79,37,00,500.00
"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 - Co-operative Societies	1,40,34,34,000.00	1,30,79,08,000.00
Fully Paid [1403434 shares (P.Y. - 1307908) of Rs 1000.00 each]	1,40,34,34,000.00	1,30,79,08,000.00
"C" Class - Fully Paid ("C" Class) for Primary Co-operative Societies	48,32,96,500.00	46,79,92,500.00
Fully Paid [966593 shares (P.Y. - 935985) of Rs 500.00 each]	48,32,96,500.00	46,79,92,500.00



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

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 2
Reserves & Surplus

Particulars	As on 31.03.2025 (current year)	As on 31.03.2024 (previous year)
I. Statutory Reserves	2,46,30,42,154.09	1,44,93,00,665.54
Opening Balances	1,44,93,00,665.54	98,22,42,251.54
Additions during the year	1,01,37,41,488.55	46,70,58,414.00
Deductions during the year	-	-
II. Capital Reserves	17,26,60,787.50	17,21,38,287.50
Opening Balances	17,21,38,287.50	17,21,38,287.50
Additions during the year	5,22,500.00	-
Deductions during the year	-	-
III. Share Premium	-	-
Opening Balances	-	-
Additions during the year	-	-
Deductions during the year	-	-
IV. Revenue and Other Reserves	2,16,04,33,807.88	2,55,16,32,295.48
Opening Balance	2,55,16,32,295.48	2,52,91,19,902.32
Additions during the year	44,31,05,056.61	17,17,28,483.71
Deductions during the year	83,43,03,544.21	14,92,16,090.55
V. Balance in Profit and Loss Account	5,45,88,79,829.62	4,11,57,57,057.93
Total (I, II, III, IV and V)	10,25,50,16,579.09	8,28,88,28,306.45



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 3**Deposits**

Particulars	As on 31.03.2025 (current year)	As on 31.03.2024 (previous year)
A.		
I. Demand Deposits	21,15,39,27,503.29	15,31,20,81,425.12
(i) From banks	10,42,68,57,617.52	9,57,96,75,662.92
(ii) From others	10,72,70,69,885.77	5,73,24,05,762.20
II. Savings Bank Deposits	8,99,84,08,690.92	10,65,31,90,037.17
III. Term Deposits	1,25,36,45,23,506.43	1,12,81,66,09,689.08
(i) From banks	79,15,09,31,465.90	62,29,72,51,323.67
(ii) From others	46,21,35,92,040.53	50,51,93,58,365.41
Total (I, II and III)	1,55,51,68,59,700.64	1,38,78,18,81,151.37
B.		
(i) Deposits of branches in India	1,55,51,68,59,700.64	1,38,78,18,81,151.37
(ii) Deposits of branches outside India	-	-
Total	1,55,51,68,59,700.64	1,38,78,18,81,151.37



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 31.03.2025 (current year)</i>	<i>As on 31.03.2024 (previous year)</i>
I. Borrowings in India	1,41,15,16,19,585.00	89,65,89,32,263.00
(i) Reserve Bank of India	-	-
(ii) Other banks (NABARD)	91,98,26,19,585.00	65,74,29,32,263.00
(iii) Other institutions and agencies	49,16,90,00,000.00	23,91,60,00,000.00
II. Borrowings outside India	-	-
Total (I & II)	1,41,15,16,19,585.00	89,65,89,32,263.00

Secured borrowings included in I & II above -

Rs. 141,15,16,19,585.00

Rs. 89,65,89,32,263.00



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 31.03.2025 (current year)</i>	<i>As on 31.03.2024 (previous year)</i>
I. Bills Payable	-	-
II. Inter-office adjustments (net)	7,87,285.25	7,87,285.25
III. Interest accrued	4,23,71,94,654.23	4,01,87,35,044.54
IV. Others (including provisions)	9,87,79,40,159.31	8,73,71,93,510.67
Total	14,11,59,22,098.79	12,75,67,15,840.46



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 31.03.2025 (current year)</i>	<i>As on 31.03.2024 (previous year)</i>
I. Cash in hand *	7,05,70,295.00	7,12,32,822.00
II. Balances with Reserve Bank of India	13,10,88,12,271.58	5,28,18,11,127.08
(i) in Current Account	2,41,88,12,271.58	2,94,18,11,127.08
(ii) in Other Accounts	10,69,00,00,000.00	2,34,00,00,000.00
Total (I & II)	13,17,93,82,566.58	5,35,30,43,949.08

* 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 31.03.2025 (current year)</i>	<i>As on 31.03.2024 (previous year)</i>
I. In India		
(i) Balances with banks	1,11,57,96,07,634.10	75,60,87,63,332.95
(a) in current accounts	15,11,12,049.77	22,37,26,443.90
(b) in other deposit accounts	1,11,42,84,95,584.33	75,38,50,36,889.05
(ii) Money at call and short notice	-	-
(a) with banks	-	-
(b) with other institutions	-	-
Total (i & ii)	1,11,57,96,07,634.10	75,60,87,63,332.95
II. Outside India		
(i) in current accounts	-	-
(ii) in other deposit accounts	-	-
(iii) Money at call and short notice	-	-
Total	-	-
Grand Total (I & II)	1,11,57,96,07,634.10	75,60,87,63,332.95



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 31.03.2025 (current year)</i>	<i>As on 31.03.2024 (previous year)</i>
I. Investments in India in		
(i) Government securities **	70,69,72,79,158.00	45,11,54,71,900.00
(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) ***	2,32,00,00,000.00	8,00,00,00,000.00
Total	73,01,79,30,403.00	53,11,61,23,145.00
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)	73,01,79,30,403.00	53,11,61,23,145.00

**** I. (i) Government Securities**

	As on 31.03.2025	As on 31.03.2024
(a) GOI Security (HTM)	70,56,00,54,158.00	45,07,51,21,900.00
(b) GOI Security (HTM) for Employees (Pension)	4,03,50,000.00	4,03,50,000.00
(c) GOI Security (HTM) for Employees (Mediclinam)	9,68,75,000.00	-
Total -->	70,69,72,79,158.00	45,11,54,71,900.00

***** I. (vi) Others**

	As on 31.03.2025	As on 31.03.2024
(a) TREPS LENDING	2,32,00,00,000.00	8,00,00,00,000.00
Total -->	2,32,00,00,000.00	8,00,00,00,000.00



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 31.03.2025 (current year)</i>	<i>As on 31.03.2024 (previous year)</i>
A.		
(i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	87,67,35,07,567.32	79,69,76,31,860.93
(iii) Term loans	28,92,57,06,052.39	30,77,81,85,201.94
Total	1,16,59,92,13,619.71	1,10,47,58,17,062.87
B.		
(i) Secured by tangible assets	65,50,64,14,857.25	60,33,36,75,952.02
(ii) Covered by bank / Government guarantees	50,90,07,64,877.00	49,94,86,69,666.39
(iii) Unsecured	19,20,33,885.46	19,34,71,444.46
Total	1,16,59,92,13,619.71	1,10,47,58,17,062.87
C.		
I. Advances in India		
(i) Priority sectors	65,56,99,54,980.33	60,39,57,96,832.10
(ii) Public sector	50,90,07,64,877.00	49,94,86,69,666.39
(iii) Banks	-	-
(iv) Others	12,84,93,762.38	13,13,50,564.38
Total	1,16,59,92,13,619.71	1,10,47,58,17,062.87
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)	1,16,59,92,13,619.71	1,10,47,58,17,062.87



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 31.03.2025 (current year)</i>	<i>As on 31.03.2024 (previous year)</i>
I. (a) Premises		
At Book Value as on 31st March of the preceding year	4,40,17,696.25	4,37,32,965.50
Additions during the year	24,59,435.27	26,01,451.60
Deductions during the year	-	-
Depreciation for the year	23,23,856.58	23,16,720.85
Position as on 31.03.2025	4,41,53,274.94	4,40,17,696.25
	-	-
I. (b) Building Revalued		
At Book Value as on 31st March of the preceding year	32,67,21,326.10	34,39,17,185.37
Additions during the year	-	-
Deductions during the year	-	-
Adjust with Re-valuation Reserve	1,63,36,066.31	1,71,95,859.27
Position as on 31.03.2025	31,03,85,259.79	32,67,21,326.10
	-	-
II. Other Fixed Assets		
(including furniture and fixtures)		
At Book Value as on 31st March of the preceding year	3,53,77,020.47	3,41,80,153.32
Additions during the year	2,73,83,497.17	1,30,61,860.28
Deductions during the year	5,11,829.49	23,50,715.60
Depreciation to date	1,25,55,230.18	92,47,204.12
Adjust with Grant	3,93,482.59	2,67,073.41
Position as on 31.03.2025	4,92,99,975.38	3,53,77,020.47
Total [I(a), I(b) & II]	40,38,38,510.10	40,61,16,042.82



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 31.03.2025 (current year)</i>	<i>As on 31.03.2024 (previous year)</i>
I. Inter-office adjustments (net)	-	-
II. Interest accrued	6,65,34,62,171.71	4,82,05,81,072.63
III. Tax paid in advance/tax deducted at Source [Details annexed in separate schedule No. 11 (III)]	1,39,70,90,287.40	1,35,35,89,321.01
IV. Stationery and stamps [Details annexed in separate schedule No. 11 (IV)]	10,94,806.86	10,60,122.49
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Security Deposit [Details annexed in separate schedule No. 11 (iv)]	-	-
VII. Settlement A/c. - RTGS	-	-
VI. Others [Details annexed in separate schedule No. 11 (VI)]	11,23,28,464.06	14,49,64,012.43
Total	8,16,39,75,730.03	6,32,01,94,528.56



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 31.03.2025 (current year)</i>	<i>As on 31.03.2024 (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	1,28,32,93,622.73	1,44,07,61,709.67
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
Vi. Other items for which the bank is contingently liable (Details in Annexure - 1)	25,09,46,709.58	15,49,20,259.58
Total	1,53,42,40,332.31	1,59,56,81,969.25



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 31.03.2025 (Current year)</i>	<i>Year ended 31.03.2024 (Previous year)</i>
I. Interest /discount on advances / bills	7,92,57,35,503.19	7,53,29,39,648.88
a. From CCBs under NABARD Refinance	1,97,89,28,077.02	1,94,78,38,414.77
b. From Others Loan	5,94,68,07,426.17	5,58,51,01,234.11
II. Income on investments	3,97,40,10,691.09	2,96,62,07,814.33
III. Interest on balances with Reserve Bank of India and other inter-bank funds	7,61,00,82,774.99	4,90,30,40,349.59
IV. Inter-Branch Interest	4,16,19,83,977.72	2,49,42,22,025.88
Total	23,67,18,12,946.99	17,89,64,09,838.68
Less:-		
Inter-Branch Interest	4,16,19,83,977.72	2,49,42,22,025.88
Interest earned (Net)	19,50,98,28,969.27	15,40,21,87,812.80



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 31.03.2025 (Current year)</i>	<i>Year ended 31.03.2024 (Previous year)</i>
I. Commission, exchange and brokerage	2,01,25,974.38	2,25,62,580.46
II. Profit on sale of investments	4,54,71,250.00	-
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	5,22,500.00	-
Less: Loss on Redemption Security	-	-
VII. Income earned by way of dividends etc. from subsidiaries, companies and / or joint ventures abroad / in India	47,569.00	1,04,158.00
VIII. Miscellaneous income	2,82,07,103.97	3,12,42,829.33
IX. Other Non-operating Income (Annexure-3)	-	7,84,74,735.50
Total	9,43,74,397.35	13,23,84,303.29



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 31.03.2025 (Current year)</i>	<i>Year ended 31.03.2024 (Previous year)</i>
I. Interest on deposits	8,44,43,74,517.58	6,64,61,89,228.58
II. Interest on Reserve Bank of India / inter-bank borrowings	6,30,79,04,314.44	4,48,17,94,815.05
a. Reserve Bank of India	-	-
b. Borrowing from NABARD under Refinance	4,55,57,78,861.13	3,95,25,51,425.87
c. Short Term Inter-Bank Borrowings	34,81,591.33	11,15,27,934.00
d. TREPS Borrowing	1,74,40,29,819.98	41,68,42,578.18
e. REPO Borrowing	46,14,042.00	8,72,877.00
III. Interest on Investment	-	54,04,85,583.33
IV. Inter-Branch Interest	4,16,19,83,977.72	2,49,42,22,025.88
V. Others	-	25,20,593.17
Total	18,91,42,62,809.74	14,16,52,12,246.01
Less:-		
Inter-Branch Interest	4,16,19,83,977.72	2,49,42,22,025.88
Interest expended (Net)	14,75,22,78,832.02	11,67,09,90,220.13



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 31.03.2025 (Current year)</i>	<i>Year ended 31.03.2024 (Previous year)</i>
I. Payments to and provisions for employees	42,79,65,066.85	44,49,10,338.81
II. Rent, taxes and lighting	4,74,97,725.03	4,46,89,299.78
III. Printing and stationery	44,97,073.89	48,83,781.20
IV. Advertisement and publicity	10,75,639.80	11,32,042.30
V. Depreciation on bank's property	1,48,79,086.77	1,15,63,924.97
VI. Directors' fees, allowances and expenses	-	-
VII. Auditors' fees and expenses (including branch auditors' fees and expenses)	4,35,000.00	4,35,000.00
VIII. Law charges	97,77,640.00	44,18,089.00
IX. Postage, telegrams, telephones, etc.	22,70,355.86	20,97,143.78
X. Repairs and maintenance	1,65,68,542.72	1,90,00,144.97
XI. Insurance	28,96,71,292.32	8,03,82,052.40
XII. Other expenditure	34,74,63,451.07	25,18,54,920.72
Total	1,16,21,00,874.31	86,53,66,737.93



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 31.03.2025 (current year)</i>	<i>As on 31.03.2024 (previous year)</i>
Bad & Doubtful Debts	65,12,59,379.74	45,42,24,009.94
Standard Assets	1,48,35,971.86	2,37,61,193.47
Provision for Disputed Withdrawal	-	-
Loss on Marked to Market (Non-SLR)	-	-
Taxation	78,25,97,307.00	64,83,96,403.61
Self Assessment Tax (2017-18)	-	26,80,877.00
Self Assessment Tax (2022-23)	-	5,81,500.00
Self Assessment Tax (2023-24)	-	80,209.00
Deferred Tax	(3,02,784.00)	2,57,307.74
Total	1,44,83,89,874.60	1,12,99,81,500.76

