

The West Bengal State Co-operative Bank Ltd.

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

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

1. Audited Position of Profit & Loss Account during 2016-17

Sl. No.	Particulars	For the year ended on 31.03.2017 (Rs. In Lakh)	For the year ended on 31.03.2016 (Rs. In Lakh)
A	Interest Earned after contra adjustment (i+ii)	86,005.32	92,569.38
	i) Interest on Loans and Advance	46,796.97	56,457.70
	ii) Interest on Treasury Operation	39,208.35	36,111.68
B	Interest Expended after contra adjustment	78,909.96	84,327.63
C	Net Interest Income (NII) = (A-B)	7,095.36	8,241.75
D	Other Income	816.53	510.44
E	Total Operating Income = (C+D)	7,911.89	8,752.18
F	Operating Expenses before Provision = (i+ii)	5,030.82	4,512.42
	i) Employee Cost	2,409.61	2,124.86
	ii) Other Operating Expenses	2,621.21	2,387.56
G	Operating Profit before Provision = (E-F)	2,881.07	4,239.76
H	Provision (Before Tax)	2,560.51	4,060.73
I	Total Expenses (Excl. Interest) = (F+H)	7,591.33	8,573.15
J	Profit Before Tax (PBT) = (G-H)	320.56	179.03
K	Provision for Taxation	202.03	122.43
L	Profit After Tax (PAT) = (J-K)	118.53	56.60

2. Audited Position of Liabilities and Assets as on 31.03.2017

Sl. No.	Particulars	As on 31.03.2017 (Rs. In Lakh)	As on 31.03.2016 (Rs. In Lakh)
A	Sources :-		
1	Share Capital	8,706.74	7,667.09
2	Reserve Fund	22,934.12	22,084.68
3	Deposit	6,87,904.25	7,77,974.08
4	Borrowings	2,25,434.10	1,44,241.79
5	Interest Payable	19,769.52	28,652.14
6	Overdue Interest Reserve	15,118.77	16,208.04
7	Branch Adjustment	34.21	126.55
8	Other Liabilities	36,416.18	39,149.73
9	Accumulated Profit	560.61	456.43
	Total Liabilities	10,16,878.50	10,36,560.53
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B	Utilizations :-		
1	Cash In Hand	2,348.88	1,171.73
2	Balance with RBI	32,810.42	36,301.32
3	Balance with Other Bank	11,649.65	16,457.18
4	Investment	3,30,090.91	3,91,389.82
5	Loans & Advance	6,02,005.67	5,50,790.60
6	Interest Receivable	23,295.99	24,699.36
7	Accumulated Loss	-	-
8	Other Assets	14,676.98	15,750.52
	Total Assets	10,16,878.50	10,36,560.53
Audited by S. Ghose & Co. LLP, Chartered Accountants, Kolkata		Sd/- Managing Director	